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ABSTRACT

Site visits to a sample of 173 colleges, universities, vocational-technical schools, and other postsecondary institutions--conducted to examine the procedures used to manage federal Basic Educational Opportunity Grant (BEOG) and campus-based student financial assistance programs--are summarized. This report deals only with the conduct of the research in the field, and focuses on a variety of anecdotal field work reports, documents, and other commentary. The first section deals with the implementation of the survey, including: sampling students and institutions, instrument development and testing, data collection procedures, complications encountered and remedied during the study, and exemplary operations. Part two includes interviews with senior academic officials and communications from students. The final section presents monographs prepared by two senior interviewers and additional comments by financial aid officers on student assistance systems, loan administration, aid officers, and program manipulation. It is noted that: senior academic officials believe federal aid programs have increased the diversity of their student body, and a significant number of students expressed dissatisfaction with the aid counseling. Exhibits include the interviewer training agenda, site completion form, and materials used by aid officers. Appendices provide instrumentation used in the survey, memoranda, a calendar of aid activities, and an example of a master financial aid record form. (LC)

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E-129

A STUDY OF PROGRAM MANAGEMENT PROCEDURES IN THE CAMPUS-BASED AND BASIC GRANT PROGRAMS

SITE VISIT REPORT

June 30, 1979

This report is made pursuant to Contract No. OE 300-77-0498. The amount charged to the Department of Health, Education, and Welfare for the work resulting in this report (inclusive of the amounts so charged for any prior reports submitted under this contract) is $804,375.41. The names of the persons employed or retained by the contractor, with managerial or professional responsibility for such work, or for the content of the report, are as follows:

Dr. Robert T. Deane, Project Director
Mr. Michael J. Fuma, Project Coordinator
Mr. Richard Ellis, Technical Manager
Mr. Benjamin Davis, Technical Manager
Dr. Mark Cooper, Technical Manager
Ms. Wendy Dellefield, Project Analyst
Mr. Scott Miller, Senior Interviewer
Mr. John Cobb, Senior Interviewer
Mr. Thomas Musso, Senior Interviewer

Applied Management Sciences, Inc.
962 Wayne Avenue, Suite 701
Silver Spring, Maryland 20910

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SUMMARY

INTRODUCTION

This is a summary of a report on the field experience obtained in visits to a sample of 173 colleges, universities, vocational-technical schools, and other postsecondary institutions, conducted to examine the procedures used to manage Federal Basic Educational Opportunity Grant (BEOG) and Campus-Based student financial assistance programs. Basic Grants are entitlements which can be obtained by individuals attending most institutions of postsecondary education in the United States; the Campus-Based programs provide additional Federal aid in support of more discretionary institutional student assistance programs, including Supplemental Educational Opportunity Grants (SEOG); the National Direct Student Loan program (NDSL); and the College Work-Study (CWS) program of support for student employment. The research project that has generated this report is sponsored by the Office of Evaluation and Dissemination, U.S. Office of Education (Contract No. OE-300-77-0495). The contractor, Applied Management Sciences, Inc., has issued a number of previous reports dealing with the background and design of this work and an examination of Federal program procedures. This report is the first of a series of documents which result from the primary collection of data, and which present study findings.

The Site Visit Report deals only with the conduct of the research in the field, and focuses on a variety of anecdotal reports, documents, and other commentary that were passed on to the contractor during the course of that field work. The major purpose of the series of visits was to collect detailed data on the amounts and kinds of aid used by schools to help finance the education of students; on the systems used by schools to direct this money to particular types of recipients; and on the overall outcomes of these efforts for both students and the schools. The present report documents general findings in each of these three areas resulting from the direct observations of the field interviewers who directed the site visits, comments passed on by Financial Aid Officers and other college administrators, and letters and correspondence received by Applied Management Sciences from more than 400 students. Additional reports based on the survey data and other statistical information obtained in these visits will be forthcoming from Applied Management Sciences, including refinements of the data base provided by a further mail survey, not treated in this report, of an additional 1,000 schools.

THE CENTRAL THEME

Based on the experience of conducting the field work, of reviewing and editing the data collected from the respondents, and of preliminary tabulations prepared for the government's Project Officer (but not yet formally analyzed by the contractor), it seems evident that there are broad variations at the institutional level in student financial aid practices:

> The schools are not always likely to fit a predetermined model of a well-run financial aid operation, either in the level of effort and resources they commit to this function or in the basic knowledge they may have of principles of financial aid operations... We can report major variations from school to school in size, salary levels, and degrees of experience of financial aid personnel; in the level of sophistication of aid packaging philosophies; in the rigor and objectivity of needs analysis systems; and in the adequacy of administrative and record-keeping systems. The range of variation in level of practice would appear to be astonishingly large. Some institutions have highly refined, rationalized, explicit, well-supported systems for distributing aid to students efficiently and fairly. Others appear to have no organized system of distribution whatever...most institutions occupy a middle ground (see pp. 2.24, and 3.10-3.12).

If a single word could be used to categorize the preliminary findings of this research, it would be diversity. Preconceived assumptions of a systematic pattern of aid distribution do not appear to match reality, at least on the basis of these early observations.

This is not to say that diversity is, in and of itself, a necessarily negative finding. On the contrary, one would expect differences to exist between schools, particularly since the Campus-Based programs were designed to be discretionary, in order to permit institutional Aid Officers to best meet the needs of individual aid applicants. However, the observed differences from one school to the next are not confined to matters of professional approach (such as packaging philosophies for assembling aid for particular kinds of students) or of discretionary practice (such as the choice to emphasize or deemphasize various Campus-Based programs). Such factors were expected to vary (and in fact they do). What was not so expected was the extent of these variations; the equally striking variance in the Aid Officers' budgetary and administrative support, working conditions, and kinds of student aid resources that are available; and, most importantly, the absence, in some cases, of any systematic procedures for dealing with all these matters.

To be sure, there are some limited existing programs of technical assistance to guide institutions in the management of Federal student

aid. However, based on the results obtained thus far in this research, these efforts do not appear to be sufficient. Although there is some evidence of an emerging standardization of desirable practices in financial assistance, it is equally clear that this trend toward clarification and uniformity has yet to run its complete course. As a result, even in the better-organized schools, it is sometimes difficult to isolate any particular preferred approach to the business of managing student aid.

Most of the information provided in this report is anecdotal, provisional, and by no means conclusive. However, the site visit data provide a rich source of background and commentary on the issues of this project, and will be most useful during the upcoming statistical analysis of the survey responses. When statistical results turn out to be at variance with initial hypotheses, anecdotal information will frequently suggest other lines of thinking and alternative explanations of a result. Furthermore, when data fit an initial model, respondents' observations may provide additional support for a proposition and may provide very useful illustrations of a finding. We expect much of the material in this report will be used in just this way as part of the additional analyses in the coming months.

HIGHLIGHTS OF THE REPORT: SUBSTANTIVE FINDINGS

The following provide some of the more significant observations contained in the body of this report:

- Senior Academic Officials generally believed that the Federal financial aid programs have increased the diversity of their student bodies (particularly in terms of an increase in low income and minority students), that the programs have had a mixed affect on the quality of education, and that the burden imposed on their institutions as a result of these programs have been excessive (pp. 3.1-3.7);
- Senior Academic Officials' views on the adequacy of the Federal programs was mixed, ranging from overly liberal (focusing too much on grants and not enough on self-help), to adequate, and finally to inadequate for the needs of particular students (e.g., the middle class) (pp. 3.7-3.10);
- students' comments regarding the determination of financial need focused on the use of prior year's earnings instead of current earnings and expenses on the overemphasis placed upon assets, on the unrealistic nature of living allowances and on the lack of provision for sudden financial expenses (p. 4.2);
- with regard to the determination of dependency, students felt that the current regulations were too rigid, are particularly biased against the recently married student, and penalize students whose parents refuse to provide the required information (pp. 4.5-4.7);

- a significant number of students expressed dissatisfaction with the aid counseling they have, or are currently receiving (pp. 4.9-4.11);
- students also felt that the BEOG processing system placed a substantial burden on them, particularly with regard to the corrections process (p. 4.10);
- it appears that the typical Financial Aid Officer is placed in a rather tenuous position, where their personnel and organizational resources are severely limited in relation to the demands they face. As a result, in order to accomplish their individual responsibilities, they must accommodate the demands placed upon them by finding ways to routinize procedures, modify mandated goals, ration services, assert subjective priorities and control the entry of recipients into the system...the outcome is such that the assistance a student receives may depend more on the idiosyncratic nature of the strictly local practices (p. A.2);
- wide variations were found in Financial Aid Officers which covered all areas of their practices and personalities and which were all, in some way, reflected in the policies of their respective offices (pp. A.3, B.3-B.4);
- institutional hiring practices were also found to exhibit variations which lead to similar variations in the quality of the individuals selected for the position of Financial Aid Officer (pp. A.4-A.6, B.2);
- the calculation of student budgets--that is, the estimate of the expenses that must be covered for a student to attend school--are especially variable and inconsistent for commuters, independent students, recently married applicants, students with dependents and other "atypical" students (p. A.12-A.13, B.7-B.8, 4.4 and 4.8);
- procedures for the packaging of aid were probably the most diverse area examined, including cases with no discernible pattern, complex systems of equity packaging, and individual schools with multiple packaging systems (p. A.14);
- there appears to be some evidence that institutions, in order to attract entering students, are differentially awarding freshman, particularly with respect to the level of non-returnable aid (p. A.14);
- in some cases, institutions are using their own funds to extend access to higher education to those students whose needs are not met by the Federal programs (p. A.15);
- while many schools complained about a shortage of federal funds some of these institutions were found to be unwilling or lacking in the necessary expertise/resources to apply for additional funding (p. A.17);

- in many cases, institutions were found to be somewhat lax in their ability to provide loan recipients with much needed counseling--students were found to be accepting heavy loan burdens without full awareness of their responsibilities (pp. A.22-A.27 and B.14-B.17);
- it appears that the neediest students are also those most likely to file late applications, and thus are also less likely to receive the aid to which they may be entitled since funds are not limitless and are quickly depleted (pp. B.5-B.7);
- some institutions are apparently distributing need-based aid in a manner which goes against the intent of the various programs, i.e., some schools were found to be holding aside SEOG or CWS funds for athletes or top academic students (pp. B.10-B.11);
- frequent complaints were voiced by the Aid Officers with regard both to the issuance of regulations and the ability of USOE personnel to respond to their inquiries (pp. B.11-B.13);
- the discretionary power provided the Financial Aid Officer offers significant opportunities for the manipulation of the various financial aid programs in ways unintended by the Congress or USOE (pp. B.17, B.18).

HIGHLIGHTS OF THE REPORT: METHODOLOGICAL FINDINGS

This report also provides an overview of the implementation of the general study design for the site visit phase of the Study of Program Management Procedures in the Campus-Based and Basic Grant Programs. As described in Chapter 2, the basic approach for this effort was successful. However, our experience in conducting this study has yielded an additional source of information about institutional diversity and has led to some methodological findings which may benefit those who choose to undertake similar work in the future.

1) Technical assistance provided by the research team--in particular, assistance in tailoring student sampling to conditions at each site, and help in assembling institutional statistical data--was found to markedly improve the yield of institutional data. At least a quarter of all the schools in the study received such assistance in one form or another and it is likely that most of these would have been less able to cooperate with the project without this help. Such assistance permitted the adjustment of the general design, under the direct supervision of the contractor, so as to improve its fit to the actual conditions presented by specific schools. As has already been noted, those conditions vary greatly.

2) In studies of postsecondary education, as in many other sectors of Federal programming, it appears that in any large (100 institutions or more) sample of local operating sites, some will be included that are: (a) generally resistant to cooperation with any study; and/or (b) unwilling or unable to understand or relate to the context and very substance of a set of inquiries. With regard to the latter item, the use of very basic, elementary items in instruments (as well as asking those questions which relate most directly to their individual situations) was found to be the best approach to mediating these difficulties. While a relevant questionnaire was, to the extent possible, the goal of this research effort a few institutions were found that were unable to respond to even the simplest of questions. Such findings most affected our questions that dealt with the institution's aid packaging "philosophy." In a few rare institutions, the Financial Aid Officer had never even thought about his/her behavior in any systematic way and it became very difficult in these cases to obtain meaningful responses. Fortunately, the vast majority of the schools did not fall into this category.

3) Also related to the above is that, in general, access to data processing services should not be assumed for postsecondary Financial Aid Offices at this time. Some schools have this access but find that it is narrowly circumscribed and not available for ad hoc purposes such as responding to questions from a special research project. Other colleges, including some sizable ones, do not have computer access at all and therefore must perform manual aggregations of data.

4) The design of the project originally assumed that student interviews would be held in-person during the site visits. In retrospect, reaching students by mail appears to be as workable, and less burdensome for respondents. When mailed approaches are used, however, care must be taken to obtain accurate campus (or school year) addresses, as well as home addresses. The latter are needed in the event that follow-up is to extend beyond the close of an academic year (as it has in this project) or, as is often the case, the local addresses provided by the schools are inaccurate.

The highlights presented here are just an indication of the contents of this report. To gain a more complete picture, the reader is encouraged to read the remainder of the narrative.

PART I

SITE VISIT SURVEY IMPLEMENTATION

1

INTRODUCTION

1.1: Preface

This is a report on the field experience obtained from a detailed investigation of student financial aid practices in 173 American colleges, universities, vocational schools, and other post-secondary institutions. These investigations included the collection of voluminous statistical data on the distribution of student aid at each school; extensive inquiries into financial assistance practices; and surveys of students, both those who received aid and those who did not. Most of these data will be analyzed and presented (along with the results of a mail survey currently being conducted in an additional 1000 institutions) in a series of upcoming technical reports to be issued by Applied Management Sciences, Inc. The present report deals only with the actual conduct of the site visits in the field, and with the ad hoc, anecdotal information passed on informally to our study team during the course of this work.

The overall purpose of this project is to evaluate the effectiveness and efficiency of institutional operating procedures in both the Campus-Based[1] and Basic Educational Opportunity Grant (BEOG) Federal student financial assistance programs. In turn, this requires that the study include the treatment of such specific concerns as:

- factors influencing the decision of institutions to participate in the programs;

- factors affecting the abilities of schools to implement the programs in accordance with the needs of students, the requirements of the individual institutions, and the regulations and guidelines issued by the U.S. Office of Education (USOE);
- factors affecting the participation of students in these programs, including counseling, issues of student need and equity, and application processes;
- factors related to the systems used by schools to determine which students will receive aid, what kind of aid, and how much aid; and
- other factors, such as problems introduced by federal record-keeping and application validation requirements, issues of timing and scheduling of aid, and so on.

The Office of Education's interest in examining these programs and their procedures is threefold: to evaluate the equity of the distribution of Federal financial assistance funds to students with similar characteristics; to identify the aid practices and procedures that best meet the objectives of the Federal programs; and to provide the data needed to develop a behavioral model of the flow of U.S. student aid dollars.

1.2: The Contents of this Report

The site visit survey gathered information on financial aid from a diversity of respondents using formal data collection instruments. These data are voluminous and will serve as the basis for most of the analyses to be undertaken during the remainder of this project. The first part of this report describes the steps taken to implement these study objectives, and provides detailed information on the practical problems encountered in the course of the field research. These include the difficulties that schools had in responding to certain of our statistical questions; problems of obtaining the cooperation of institutions and students; and complications presented by the need to deal with a very broad range of schools, by the need to work with aid administrators ranging from the very experienced to those with practically no experience, and other variations of setting and context.

The remaining sections of this report consist of a wide variety of reactions to the study, comments, opinions, and other reports from

college administrators, Financial Aid Officers, students, and others encountered during the field phase of the work. Many of thse comments anticipate more detailed analyses to be carried out later in this project, while others shed further light on the technical dilemmas of the research. The sources include:

- the personal observations of the field interviewers;
- the underlying attitudes and additional opinions of Financial Aid Officers, over and above those views explicitly solicited in the structured data-gathering instruments;
- comments and letters from students -- these were solicited but certainly were not mandatory; and
- the interviews with Senior Academic Officials.

Although these data will be used throughout the forthcoming reports, where appropriate, to highlight significant findings, they are presented here purely for their intrinsic value. These anecdotal materials obtained during the course of this project reveal a diversity of perspectives on many of the topics which form the central focus of the research. Even when the opinions are based on misinterpretation of actual practices or faulty perceptions of the data (by and large they are not), they still are of considerable importance, for these views represent those most closely associated with and actively involved in the aid programs. Financial Aid Officers, students, and institutional administrators are the actors who make up the financial aid system. Their opinions, attitudes, and beliefs are one important element, though by no means the only one, that affects the way the system operates. In turn, the opinions become an important element in the creation of public policy.

Furthermore, not all of the ancedote material is merely attitudinal. Factual information is frequently provided on many features and characteristics of the U.S. postsecondary student financial aid systems. Much of this information deals with ways in which the system's actual performance may depart from the expectations of its sponsors. Some of these data are highly germane for any research dealing with questions or the institutional <u>management</u> of financial assistance for students.

Structurally, the report is divided into three parts. The remainder of this section (i.e., Chapter 2) provides a description of the methodology and implementation of the site visit survey. The second part of the report presents the solicited and unsolicited reactions to the issues raised in the study:

- Chapter 3 contains the answers provided by institutional administrators (presidents, deans, etc.) to a series of open-ended questions on the broad impact of the Federal financial aid programs; and
- Chapter 4 is based on a content analysis of over 400 student letters received during the course of this survey.

The final part of the report, Attachments A and B, contain monographs prepared by two of our Senior field interviewers. They express both their own opinions and reactions to what they encountered during their travels, and their interpretations (admittedly subjective) of the attitudes and situations of those with whom they met. The "speakers" take different advocacy positions; we have not tampered with these, for they represent positions commonly held in the public debate over student aid. We have extracted, filtered, and organized the comments to lend coherence to them, but we have not altered their sense of advocacy. Of course, occasionally we have added our own first reactions and insights.

Finally, Attachment C (also to be found in the third part of this report) provides further comments received from two Financial Aid Officers with regard to the student loan programs and the ways in which the Federal programs can be manipulated. Additional illustrative materials will be found in the appendices, including copies of all instruments used in the field research.

NOTES

1. Defined as those Federal student aid programs which are administered by the staff or eligible institutions: the Supplemental Educational Opportunity Grant (SEOG) program, the National Direct Student Loan (NDSL) program, and the College Work-Study (CWS) program.

2

THE PROJECT IN THE FIELD

The general design of this research called for an array of separate, interrelated investigations of both postsecondary institutions and students. The characteristics of institutions were to be studied both through the review of available secondary data (such as the literature of higher education and the Higher Education General Information Survey (HEGIS) system maintained by the National Center for Educational Statistics) and by the administration of surveys developed especially for this project. These consisted of a long form (in two separate parts) for use in visits to a sample of schools selected for field studies, and a short form for mailed distribution to a larger sample of institutions. The survey forms include requests for detailed breakdowns of student aid dollars by type of aid program, type of student, year in school, and other selected characteristics; an extensive treatment of aid packaging philosophies, staffing, and training of aid personnel; and procedures used to implement the various programs of grants, loans, and work for postsecondary students. Finally, steps were taken to also obtain the views of college administrators on aid topics and to also solicit comments, opinions, testimony, available written reports and position papers, and any other material that might bear on the issues of the project.

The situations of students were examined by surveying both aid recipients and non-recipients at each school selected for a site visit. Furthermore, records of each financial aid office were used to obtain

more detailed information on the specific aid packages provided for each of the individual recipients surveyed by the research project.

2.1: Sampling Institutions and Students[1]

The sampling strategy for the site visit survey component of this study began with the selection of institutions. First, a listing of schools eligible to participate in either the Basic Grant or any of the Campus-Based programs was compiled for the purposes of sample selection, using available United States Office of Education (USOE) data files. However, the quality of these data were such that extensive revisions were required, carried out with the assistence of the American Council on Education (ACE), before the actual selection could be made.

Next, the institutions were stratified, or grouped, into one of 32 separate categories defined by the following variables:

- Control: public, private, and proprietary;
- Level: University/four-year, and two-year or less;
- Participation (for proprietary schools only): BEOG only, and Campus-Based schools;
- Type of Program (for proprietary schools only): cosmetology, business, trade/technical, and other;
- State effort in financial aid, defined in terms of the number of need-based programs offered: five or more programs, two to four programs, and one or fewer programs;
- Selectivity, defined in terms of the school's average SAT/ACT score for all entering freshmen: schools with averages above the median, and those below; and
- Size: 1000 students or less, and over 1000 students.

The non-profit, (public and private) four-year schools were then ordered within each group on the basis of their average tuition and fees so as to ensure adequate representation of this important variable. Finally, two types of schools were deleted from this population listing prior to the selection of the sample: those which were hospital-based (958 schools); and those which had been included in a study being conducted by DHEW's Bureau of Student Financial Assistance (about 150 schools). The former were excluded since they were atypical of the universe of schools in terms of their structure and the types of aid offered, and were not of

particular policy interest. The latter were dropped to avoid the potential for over-burdening certain respondents.

Once these strata had been formed, the original desired sample of 150 institutions was allocated to each group in proportion to the number in the population falling in each stratum, except that the initial division between profit-making and non-profit schools was adjusted in the direction of the non-profit institutions. This was necessary because although the profit-making schools account for about 40 percent of the schools, they only account for a small proportion of the students. At this point, the Office of Management and Budget (OMB) requested that the sample of four-year public institutions be increased by 25 schools. These extra schools were also allocated proportionally to each of the public institution strata, thereby increasing the total sample to 175 postsecondary institutions. The actual selection of the sample of schools to participate in the survey was conducted randomly within each of the 32 groups using the sampling proportions described above.

Within each of the selected schools, a random sample of students was selected by the individual local site Coordinators using detailed procedures developed by Applied Management Sciences (see Appendix A). Basically, the schools were requested to: 1) compute a sampling ratio by dividing the total enrollment by the required sample size; 2) obtain a listing of all undergraduate students registered at least half-time (i.e., eligible for Federal student aid); 3) stratify them by class level if at least a two-year school; and 4) use the sampling ratio to systematically select a random sample of students. In most cases, these procedures required only minimal adjustments to fit individual situations. A small number of schools (approximately eight institutions) were unable to stratify their students by class prior to selection. This was due mainly to the combination of a lack of a data processing capability and an enrollment size too large to be handled manually. In these cases, the selection was made by the schools randomly without prior stratification.

2.2: Instrument Development and Testing

The data collection instruments were designed to address the specific research areas identified in the Introduction to this report. The instruments, which underwent numerous revisions, consisted of the:

- Institution Questionnaires -- designed to elicit data on the institution's policy, practices, and costs in financial aid management. Financial Aid Officers, Chief Fiscal Officers, Loan Officers, Registrars, and Provosts were designated as sources to be interviewed in order to obtain the necessary data. Two forms were designed for the field visits, one primarily devoted to statistical and factual information which could be filled out by the Aid Officer in advance of the actual site visit; and another form devoted to exploration of institutional practices and problems, to be used by site teams as an interview schedule;
- Student Questionnaire - designed to yield information on the distribution of aid to students and other impacts of institutional operating procedures; and
- Record Review Form -- designed to record the contents of student financial aid files.

Instrument development activities were guided by the preparation of two issue matrices, corresponding with the Student and the Institution Questionnaires. Each matrix linked specific questionnaire items to the research topics under investigation, to help ensure that the study would yield the necessary information about all of the relevant research issues.

The preliminary instruments were first reviewed by Financial Aid Officers from two private universities in the District of Columbia. This review focused on the following factors: 1) identifying appropriate respondents for each question; 2) determining the availability of the information; 3) assessing the clarity of each question; 4) identifying those questions which required more specificity; and 5) selecting those cost-related questions which could be included in the mail survey (as opposed to the site visit survey). In addition to providing very specific comments on the content of the questionnaires, the two Aid Officers suggested that we pay both students and schools to complete their questionnaires[2]; that we identify a Coordinator at each institution to organize the on-site logistical arrangements and to ensure

complete responses to the institution questionnaires; and that letters be sent to each institution notifying them that Applied Management Sciences, as a contractor to the Federal government, should be permitted access to the student financial aid records.

After incorporating the Financial Aid Officers' suggestions into the study design, the instruments and the data collection plan were pretested at three institutions: a private university in the District of Columbia, a public community college in suburban Maryland, and a proprietary technical school in Baltimore. In general, the institutional instruments worked well; the only modifications which were made were in the wording and response categories for some items.

In addition to interviews with institutional personnel, three students were selected at each institution (for a total of nine respondents, in conformance with OMB limitations) for a pretest of the Student Questionnaire. Upon completion of the form, the students were queried for their overall impressions, and for their views with respect to the appropriateness of language levels, the clarity of the questions, the specificity of the response options, and the availability of certain other information. Findings from these student pretests may be summarized as follows:

- all students indicated their willingness to complete the questionnaire in an actual field test situation;
- the questions were "fairly simple" and "straightforward";
- the directions were "very clear";
- the skip patterns posed no problem; and
- the length of the questionnaire appeared to be appropriate (i.e., it took a maximum of 25-30 minutes to complete).

Furthermore, because of experience with Spanish-speaking students during the pretest, it was also decided to develop a Spanish version of the Student Questionnaire. This was eventually used at one predominantly Hispanic institution.

The revised instruments were next reviewed during a two-day meeting conducted by Applied Management Sciences and attended by the government's Project Officer, staff of the Bureau of Student Financial Assistance, and

a panel of six independent consultants. Their comments were primarily directed at the Institution Questionnaire, leading to revisions in a number of specific items. A second meeting was arranged with Mr. Dale Hyerstay, a student of financial assistance packaging philosophies and Director of Student Financial Aid at the University of Vermont, to further modify the Institution Questionnaires in the areas of aid packaging, need analysis, student budgets, and program regulations. The revised Institution Questionnaires were then pretested a second time, at three different schools in the Washington Metropolitan area.

Finally, the revised instruments were reviewed at the University of Vermont by a consortium of Financial Aid Officers and individuals affiliated with the Vermont Student Assistance Corporation. While some questions arose regarding the availability of some of the requested statistical and cost data, the group was enthusiastic about the study, felt that it would serve as a learning experience, and expressed interest in the study results.

At this time, the Record Review Form was also pretested to determine how well it worked for abstracting purposes, the length of time required to abstract the needed information, and how to access financial aid files to abstract the data. It was found that at least seven minutes per case would be required to abstract the required information. Further, it was learned that each site visit team would need to determine how the files at a particular school could be accessed, and where all the relevant data would be maintained, before initiating the abstracting procedures.

Still further revisions were made in reviewing the study instruments with forms clearance officers at USOE and OMB. In addition to modifications and deletions of specific questionnaire items, three general types of changes were made:

- entire research issues were deleted, including those on program eligibility, compliance with program regulations, and USOE monitoring and reporting procedures;
- the majority of attitudinal questions, as well as some cost questions, were deleted; and

- the Record Review Form took on added dimensions with a series of questions regarding Basic Grant validation.

Upon receiving OMB approval, the final data collection instruments were precoded and printed. The original schedule for the project called for field visits to take place in October-December of 1978. Delays in the instrument review and approval process pushed this back to February-May, 1979--a much more difficult time of year for most institutions. Copies of final versions of the survey instruments can be found in Appendix B.

2.3: Selection and Training of Field Teams

Due to the large amount of data to be collected at each site, a two day visit by a team of trained interviewers was required. Each team included two members: a Senior Interviewer who was responsible for administering the institutional interview schedule with the appropriate school representatives, including the Financial Aid Officer, the Chief Fiscal Officer, and the Loan Officer; and a second or Junior Interviewer who was to administer the student questionnaires and who was charged with transcribing data from students' financial aid records onto the Record Review Forms. In the final weeks of the field work, some teams were expanded to three persons to cover the larger or more complex schools, while one Senior Interviewer successfully conducted three site visits working entirely on his own.

In order to successfully complete these tasks, each interviewer had to possess specific capabilities and skills. These included a background in student financial aid, knowledge of education administration at the postsecondary level, and field data collection experience at educational institutions. Moreover, at least one interviewer proficient in Spanish was needed to facilitate the research in predominantly Hispanic schools.

On the advice of the Project Officer, several individuals were contacted as sources who might identify those with experience as financial aid officers who could work as field staff. Among those contacted were Mr. Richard Biehl, Director of Information and Publications for the National Association of College and University

Business Officers (NACUBO); Mr. Peter Hunt of the Higher Education Administration Referral Service; and Dr. James Kaufman of the National Student Personnel Association. Advertisements were also placed in the Washington Post, the New York Times, the Chicago Tribune, and the Los Angeles Times to locate interviewers from those areas who could visit schools in their region, thereby improving the cost-effectiveness of travel swings. Hundreds of resumes were submitted in response to the advertisements. Upon reviewing the resumes for relevant experience, interviews were conducted with 34 applicants whose backgrounds were most closely aligned with the needs of the study. Following these interviews, the applicants were again evaluated and a total of 14 were hired. Applied Management Sciences staff members were utilized to complete the group of interviewers. Additional outside staff were later hired as "clean-up" teams, to conduct return visits to some schools where all of the work (in particular, abstraction of student records) could not be completed during the basic two-day visit. In all, 27 persons (including Applied Management Sciences staff) were trained for field work on this project. Of those, one was terminated by Applied Management Sciences before actual field work began, and another was relieved of duties mid-way through the field work. The other personnel proved to be extremely capable and resourceful, and many of the visited schools complimented the performance of the teams in subsequent communications with the contractor, USOE, and the National Association of Student Financial Aid Administrators.

To structure and control the work of the interviewers, Applied Management Sciences developed an Interviewer's Training Manual to ensure that the interviews would proceed smoothly and yield complete and accurate information. The manual addressed each of the following areas:

- background and purpose of the study;
- overview of federally-funded student financial assistance programs;
- general interview instructions;
- detailed on-site instructions; and

- indepth questions-by-question instructions for the proper use of the survey instruments.

Copies of the manual were sent to the interviewers in advance of formal training, and immediately before the start of data collection activities, all interviewers attended a seven-day training session in Washington on the conduct of the survey and the use of the instruments. The focus of this training was on student financial aid management activities; financial aid office administration; general survey procedures; detailed on-site procedures; and detailed instructions for administering each of the questionnaires. A copy of the training agenda is provided in Exhibit 2.1 on the following pages.

Finally, actual site visits were conducted at three schools as part of the training. This provided each interviewer with a clearer picture of how their work would proceed, and helped them to anticipate and resolve potential problems they might encounter at the remaining schools. Immediately following this training, site visits were begun to the remaining 170 institutions[3] by eight teams of interviewers, beginning January 22, 1979.

2.4: Obtaining the Cooperation of Institutions

A host of activities were undertaken prior to the conduct of the site visits in order to facilitate cooperation with the survey. The first step taken to ensure the cooperation of the schools and enhance their chances of participation involved contacting several education associations to obtain their support for the study. These included the National Association of Trade and Technical Schools (NATTS), the Association of Independent Colleges and Schools, the American Council on Education (ACE), and the National Association of Student Financial Aid Administrators (NASFAA). A description of the study was prepared for publication in each of their newsletters and the associations also agreed to handle phone calls from member schools which were unsure about participation. The American Council on Education also provided special support by sending letters to every sampled school to urge their cooperation.

EXHIBIT 2.1: INTERVIEWER TRAINING AGENDA

Thursday, January 11, 1979

9:00 - 9:15 a.m.	Introduction
9:15 - 12:00 noon	Study Overview
	• Background and Scope of the Study
	• Major Objectives
	• Discussion of the Campus-Based and Basic Grant Programs
12:00 - 1:30 p.m.	Lunch
1:30 - 5:00 p.m.	Discussion of Student Financial Aid Management Activities
	• Institutional Eligibility and Application for Aid
	-- eligibility -- tripartite application
	• Allocation of Aid to Institutions
	-- timing of award announcements -- substitution of Federal for institutional aid
	• Information Distribution and Student Counseling
	-- training of student financial aid counselors and the quality of such training -- activities undertaken to provide student counseling services
	• Institutional Accountability
	-- compliance with regulations -- institutional procedures for record keeping -- program monitoring -- loan management -- reporting
5:00 p.m.	Adjourn for the day.

EXHIBIT 2.1 (Continued)

Friday, January 12, 1979	
9:00 - 12:00 noon	Discussion of Student Financial Aid Management Activities (continued) • Allocation of Aid to Students -- needs analysis systems -- calculation of student budgets -- aid packaging -- validation of data reported by students on BEOG applications -- procedures used to allocate aid to students (the notification and delivery of aid; the repackaging of aid; and the recovery of aid)
12:00 - 1:30 p.m.	Lunch
1:30 - 2:00 p.m.	Financial Aid Office Administration, Staffing, and Organizational Structure
2:00 - 2:30 p.m.	Question and Answer Period
2:30 - 2:45 p.m.	Coffee Break
2:45 - 3:45 p.m.	General Survey Procedures
3:45 - 5:00 p.m.	Detailed On-site Procedures; AMS Travel Policy
5:00 p.m.	Adjourn for the day.
Monday, January 15, 1979	
9:00 - 12:00 noon	Detailed Instructions for Student Questionnaire and Record Review Form
12:00 - 1:30 p.m.	Lunch
1:30 - 5:00 p.m.	Student Questionnaire and Record Review Form Instructions (continued)
5:00 p.m.	Adjourn for the day.

EXHIBIT 2.1 (Continued)

Tuesday, January 16, 1979	
9:00 - 12:00 noon	Detailed Instructions for Institution Questionnaire (Part I)
12:00 - 1:30 p.m.	Lunch
1:30 - 5:00 p.m.	Detailed Instructions for Institution Questionnaire (Part II)
5:00 p.m.	Adjourn for the day.
Wednesday, January 17, 1979	
ALL DAY	Site Training in Field
Thursday, January 18, 1979	
ALL DAY	Site Training in Field
Friday, January 19, 1979	
ALL DAY	Review of Travel Swings and Site Packages
	Distribution of Tickets and Site Visit Materials

The initial contact with the schools in the sample, however, was a letter signed by John Evans, Deputy Commissioner of Education. Copies were sent to the President and the Director of Financial Aid at each institution, along with a description of the survey. These letters explained the purpose of the site visits, informed the schools of the length of time required for the interviews, and asked for their cooperation. Concurrent with these institutional contacts, the USOE Regional Offices were notified that schools had been selected from their particular region and were asked to facilitate the site visit process.

After the letters were mailed, initial telephone contacts were made with each school. These calls centered on:

- ascertaining the willingness of the institutions to participate;
- identifying an on-site Coordinator for the project, preferably a member of the financial aid office staff;
- indicating that a two-person team would pay a two-day visit to the school between January and April; and
- obtaining information on factors that could affect the conduct of the site visits, such as
  - -- vacation periods and other school closings;
  - -- the number of enrolled undergraduates attending half-time or more (needed in order to derive student sample sizes);
  - -- the proportion of these undergraduates receiving financial aid, which would also affect sampling; and
  - -- whether a school had branch campuses, eligible evening students, separate (remote) administrative offices, or other complications.

A total of 207 institutions were contacted in these preliminary calls. Thirty-four schools did not participate; the reasons for nonparticipation were diverse, and included:

- Eight institutions felt they had reached a limit in the time they could devote to external audits, program reviews, surveys, and so on. At least two of these were major private universities which exhibited little interest in the project; in addition, complications were encountered at one of these two institutions because of internal requirements for faculty approval of any participation in outside research programs. Another of these institutions gave repeated assurances of

interest, switched dates, and then took a firm negative stance. One school clearly did not want to participate in any local review of its operation. Other schools in this group appeared to have quite legitimate problems with multiple audits, program reviews scheduled for the same time period as the site work, and so on; in those cases their requests not to participate were accepted without debate.

- Three schools, all contacted late in the study as part of the government's request to increase the number of four-year public schools in the sample, refused on the grounds that the request simply came too late, and at a bad time of year, so that the school would have to expend very substantial efforts to prepare for the site visit. All three had reasonable objections and were not pressed further.

- Three schools asked not to participate for reasons essentially related to staff turnover: the Financial Aid Officer had just resigned, or was brand new. Other schools with recent staff turnover were willing to participate, however, so the project was still able to include schools where financial assistance staffing was inexperienced or nonexistent.

- Four more schools dropped out after citing problems coping with the general burdens of the project. Two of these were very small proprietary schools with no designated Financial Aid Officer (similar schools did agree to participate, so such institutions are still included in the study). Another was a large, multi-campus university with decentralized records and several separate locations for financial aid work so that not all parties could be freed up for a site visit at the same time. A fourth case cited the study's burden as a reason to refuse, with no further explanation.

- Four schools gave reasons for dropping out which the Applied Management Sciences study team viewed with skepticism. One pleaded medical advice: the site visit, we were told, had been judged dangerous to the Financial Aid Officer's health. Another cited a conflict in timing between the scheduled site visit and a regional NASFAA meeting, after several other schedule adjustments, and was later heard to have been charged with major irregularities by the auditors. Two state universities were totally uncooperative. In the one case, a Financial Aid Officer was unreachable, protected by at least two levels of secretaries; in the other, we were greeted from the start with such outspoken hostility that it was clear that the Aid Officer would do what he could to prevent a site visit.

- Six schools were dropped by Applied Management Sciences. Two were dropped because their students would be unreachable (a maritime college's students were scheduled to be at sea for the entire period of field work; a national degree-granting school had its students decentralized across the entire country). In a

third case, a college on the Bering Straits of Alaska was dropped rather than try to reach the site in the middle of the Arctic winter. A fourth school turned out to be out of scope (a nursing school based in a hospital). The remaining two were dropped after it was learned that they had been sampled for another federally-sponsored financial aid study (further, a number of additional colleges were eliminated from the sampling frame for this reason, as noted above).

- For the remaining six cases, no particular reasons for non-cooperation were recorded; on the basis of recollections, we judge that these schools probably reflect the same patterns -- some inability to handle the burden, some simple disinterest, and some fear of a review -- that the other dropouts have displayed.

Although some schools could not participate (and a few were plainly hostile), the great majority of the institutions contacted for this research were quite cooperative, supportive of the project, and willing to go to considerable lengths to assemble the statistical information requested by the study. This was not an easy project to work with for any of our respondents. Each institution had to make a special effort to collect a great deal of information from its files and records. The original estimate of the study's burdens was "at least a week of elapsed time" to identify a student sample, notify the students, provide statistical data and other information for the institutional forms, and participate in the actual on-site interviews. In fact, many schools found that considerably more time was needed to handle these tasks. During the field period of the work, schools were in their peak work season, collecting student applications for the 1979-80 academic year and working on the preliminary packaging of awards. In general, the schools displayed an impressive willingness to cooperate.

As soon as the group of participating institutions had been identified, preliminary travel swings were developed. A memorandum was prepared and mailed to each school describing procedures for selecting the sample of students (as described earlier) and suggesting a tentative visitation date. Subsequently, second-round telephone calls were made to the Coordinators at the sites, to confirm or reschedule the visits and to answer any questions with regard to the selection of the sample of

students. Technical assistance was provided by Applied Management Sciences staff to help the Coordinators in many cases. The most common type of help was to lend counsel on ways to select a random sample of students, because sampling often had to be custom-tailored to fit the peculiarities of local filing systems. Many schools also requested and received help in dealing with the institutional statistics called for by the project. At the conclusion of these calls, final travel swings were developed to accommodate individual institutional scheduling. In developing the travel swings, it was decided to schedule two sites per week (two days per site), with one day in between to allow for travel from one city to another.

To reduce the study burdens, data from the 1979 Fiscal Operations Report and Application to Participate in Tripart Programs (FISAP) forms submitted by the schools to obtain Federal funds were precoded onto Part I of the Institution Questionnaires. The precoded questionnaires were then mailed to the schools prior to the site visit. In some cases these FISAP data were inaccurate, but on the whole this step seems to have helped most respondents by reducing the need for them to assemble statistics for this study.

Next, a second mailing of relevant information and materials for conducting the site visits was sent to the Coordinator at each school. This mailing consisted of: 1) student notification postcards; 2) information on student interview arrangements; 3) a form to be used as a roster, to indicate if students were aid recipients or not; 4) an appointment guide; and 5) a summary of the areas to be addressed in the interview schedule sections of the Institution Questionnaire. Moreover, extensive calls were made to all sites at this time to facilitate on-site logistics, particularly with regard to increasing student participation.

2.5: Obtaining the Cooperation of Students

The design for this project called for student interviews to be administered on-site during the two-day visits. The students were to be notified via postcards mailed from the local schools (in a few cases,

Applied Management Sciences staff helped to prepare and send these cards). Depending on the local circumstances, the student interviews could be conducted en masse, in group format; they could be handled individually, during a walk-in period; or they could be conducted by appointment. All of these approaches, singly and in combination, were used in the field. Once the project got underway, it quickly became apparent that response to the student interviews would be a problem; more than half of the possible respondents were not appearing to complete their questionnaires, in spite of a promised three-dollar cash payment.

There were several reasons for the nonresponse problem, above and beyond any general tendency for increased suspicion and disinterest in cooperating with surveys (a phenomenon reported increasingly in the research literature).[4] At a few schools, the cards were mailed very late. At larger urban institutions with many commuter students, it was simply impossible for some students to manage to appear at a predesignated time without skipping classes or taking time off from a part-time job. Parking problems alone would make it difficult for some students to come in for an interview at a time when they might not regularly be on campus. To meet such difficulties, sessions with students were often scheduled in the evenings, over lunch and dinner hours, and at more than one time and place. At two schools -- both church-related -- it was possible to get a "captive audience" by taking advantage of required chapels or other local practices. At some small proprietaries, all students could be covered by administering the survey in classes or by scheduling specific appointments with each respondent. All such measures helped, but failed to affect response rates enough to completely solve the problem.

There were additional difficulties. The three dollar payment may not have been a sufficient incentive for students who would have to drive some distance and take as much as two hours' time in order to complete a questionnaire. Also, one interviewer reported that phone calls to no-shows suggested that many students feared the project, evidently thinking that participation in the study might lead to the loss of

Federal aid. Such fears may have accounted for the fact that nonrecipients of aid were about as likely to participate as recipients, a result which was not expected at the outset when it was assumed that the greatest difficulty would be gaining the cooperation of those students who were not receiving financial aid. In some cases, the weather alone accounted for some nonresponse. The first few weeks of the project were conducted in the midst of the blizzard of 1979, a storm that affected nearly the entire United States and which led to class closings in North Carolina and Northern Georgia as well as in Illinois, New York, and elsewhere.

To deal with these problems, a number of steps were improvised. A mailed version of the student questionnaire was prepared and used to conduct a second request for participation from all initial nonrespondents. It was assumed that many students would cooperate if they did not have to come to the campus for the interview, or if they were able to complete the form at a time of their own choosing. In fact, as many students responded through the mail as were reached on-site. The same three-dollar payment was offered. In addition, the notification material was expanded from the rather terse note used for the original postcards, into a cover letter for the mailed instrument that stressed the large financial stakes at issue and the reasons why students might serve their own self-interest by cooperating. Furthermore, the assurances of privacy of student data were made much more explicit.

Through these and other devices, the overall student response has been raised up to acceptable limits. (A more detailed analysis will be provided in a formal report on the survey yield which is to be submitted later this year.) It is known that a significant fraction of the sample of students consists of "false positives;" that is, individuals who do not appear to have been eligible to participate in the study. For example, some mailed questionnaires were returned by the post office as undeliverable. Moreover, telephone calls to a small sample of nonrespondents from both the on-site and mailed versions of the study indicate that some student names in the sample were never enrolled at the

institutions, or were enrolled only in years past. Taking these factors into account, a preliminary assessment of the work indicates that adjusted overall student response rates will be around 70 percent, an expected rate for surveys in general these days.[5]

It should be noted that a number of students heard of the study and asked to participate even though they had not been sampled. Such willing informants were turned down (since they would confound the validity of the sampling process). At least one student thought he should pay Applied Management Sciences for his participation, and enclosed a check with his completed questionnaire! His money was refunded, along with a check for three dollars for his participation. In addition, several hundred respondents supplied additional comments, stories about their financial aid problems, and other anecdotal material. These materials have been incorporated in the discussions included in the remaining chapters of this report.

2.6: On-Site Data Collection Procedures

Immediately prior to the conduct of the site visits, the field staff reconfirmed all interview dates with the Coordinators at their sites. Further, reconfirmation was also made one day before the teams' arrival at the various institutions (two of the schools described earlier chose to inform us of their decision to drop out of the study at this late point).

While the procedures for conducting the on-site interviews were flexible, to allow for variations in each institution's particular situation, a general format was adhered to whenever possible. Upon arrival at each institution, the interview team met with the local site Coordinator to run through the site visit agenda, ascertain how the interviewing schedules had been set up, determine the status of Part I (the statistical section) of the Institution Questionnaire, and answer any questions which might have arisen. In addition, at this time the team ascertained how to access students' records in order to transcribe the information necessary for the Record Review Forms.

Next, team members met with the "Senior Academic Official," a representative designated by each school, in order to introduce themselves, provide an overview of the activities to be undertaken on the campus, and elicit information on overall institutional policies and views regarding the Federal financial aid programs. The results of these interviews are reported in Chapter 5.

The remainder of the interviews were divided among the members of each field team. One person bore the responsibility of administering Part II of the Institution Questionnaire to the Financial Aid Officer, the Chief Fiscal Officer, and the Loan Officer. While the survey instrument indicated the anticipated respondent for each section, it was sometimes necessary to meet with other, more appropriate sources of information, due to idiosyncratic allocations of responsibilities within schools. For instance, an institution may not have a Loan Officer per se, so that these responsibilities have to be handled by another individual. Each of the interviews with institutional personnel was conducted face-to-face, with the interviewer both asking the questions and recording the responses.

The second team member was charged with administering questionnaires to randomly selected samples of students. As students arrived, their names were checked against student rosters in order to keep a complete account of response. This facilitated accessing the records of the financial aid recipients (and applicants) who participated in the survey, and it was the basis for implementing the mail follow-up of student non-respondents. The interviewer briefly described the goals and the purpose of the study to the students, and encouraged the respondents to add any comments on financial aid that they wished to convey. As students finished, the questionnaires were briefly reviewed for completeness, and the interviewer assisted in completing any questions left unanswered.

In addition to administering the student questions, the second team member was also responsible for transcribing data from student financial aid files onto the Record Review Forms. Record Review Forms were also

completed for up to ten aid applicants who had subsequently withdrawn from the school. In some cases, it was necessary to arrange for someone from the aid office to assist in locating files and additional records, because student aid packaging was often underway at the time of the visits and typically files were in use by aid office staff.

Before leaving a site, the field staff reviewed the status of all site visit materials. In some cases, schools were given additional time to compile and submit statistical data. A scan edit was performed on the Institution forms at this time to make sure that all questions were addressed. (Scan edits for the Student Questionnaire were performed as the forms were collected from the respondents.) After reviewing the instruments, the forms were tallied and a site visit report, summarizing the status of all these activities, was completed (see Exhibit 2.2). Completed instruments, site reports, student rosters, and all other documents pertaining to the school were then packaged and mailed to Applied Management Sciences. In a number of cases, additional post-visit contacts were made to complete record reviews, to clarify responses, to remind Coordinators to mail in their completed statistical reports, or to otherwise improve the data base. When all materials were complete (or as complete as feasible), the $100 institutional contribution was paid.

2.7: Coping With the Study: Institutional Complications

The above sections describe the events and approach of this project at the majority of institutions that were visited. A review of the site visit records indicated that no problems at all were encountered in 83 of the schools. A "problem" for these purposes is anything sufficiently disconcerting to cause the field teams to report it to Applied Management Sciences, either formally in the site report or less formally through other communications. In at least 22 of the remaining cases, the completeness of a school's response was demonstrably improved after Applied Management Sciences provided technical assistance, additional time to perform manual calculations or computer runs for the production of statistical data, financial support for machine costs, or other help. In at least 12 more cases lack of computer access (which appears to be

EXHIBIT 2.2: SITE COMPLETION FORM

Interviewer _____

School ID _____

Part I INSTITUTION QUESTIONNAIRE

Completed _____ Incomplete _____

Problems:

Resolutions:

Part II INSTITUTION QUESTIONNAIRE

Completed _____ Incomplete _____

Problems:

Resolutions:

STUDENT QUESTIONNAIRE

Total number of students in sample _____
Number of questionnaires completed _____

Remaining Students: _____ addresses obtained
(Check one) _____ FAO will send addresses

Note: For those students that it will be necessary to mail the questionnaire to, please be sure to put the sequence number next to the name and address.

Problems:

Resolutions:

RECORD REVIEW FORMS

Total number of aid recipients _____
Number of aid recipients completed _____

Total number of withdrawals _____
Number of withdrawals completed _____
Withdrawals could not be identified _____

Total number of aid applicants (not including aid recipients) _____
Number of aid applicants completed _____
Aid applicants could not be identified _____

Problems:

Resolutions:

the norm for most financial aid offices) or other kinds of dependence on manual approaches to the compilation of numbers was given as a reason for the inability to provide all of the information that had been requested. Many aid offices appear to be very thinly supported, both in terms of staff and in terms of total resources, so that cooperation with a demanding research project can present serious difficulties for even the most well-intentioned school.

Short-staffing, high personnel turnover, and very heavy work loads were cited as a reason for the inability to provide data in at least eight cases. Probably other schools also encountered this difficulty, because after the first few weeks of field work this problem became so commonplace that field teams were less likely to call attention to it. "The Financial Aid Officer here is also a baseball coach and has been a temporary admissions officer," one team reported. Another noted, "This is a one-person office, there's no other staff, even though it's a four-year college. He took over on 1/79." "The FAO has no help," reported still another team, "he does everything himself... For 10 years he has made less than $8,000 a year." In a very small proprietary school, another team told us, "Absolutely no information...the school just changed hands...in addition, the woman who did the BEOG (Basic Grant) paperwork quit without telling anyone anything." Still more examples:

- "There have been three, maybe four, Aid Directors here in the past few months."
- "Lack of data available. Little preparation by the Financial Aid Officer, who's new..."
- "There have been three FAO's here in the last 4-5 years. This one's been on the job four months...his staff did not know how to get most of the information...no systems, no concept of equity packaging (or of any kind of packaging, for that matter)."

These comments point to at least one major finding of this project: the schools are not always likely to fit a predetermined model of a well-run financial aid operation, either in the level of effort and resources they commit to this function or in the basic knowledge they may have of

principles of financial aid operations. This conclusion is supported both by the anecdotal information contained in this report and by the more statistical analyses to be submitted later. All of the institutional data obtained in the field work described here have been individually edited and coded by the authors of this report. On the basis of that experience alone, we can report major variations from school to school in size, salary levels, and degrees of experience of financial aid personnel; in the level of sophistication of aid packaging philosophies; in the rigor and objectivity of needs analysis systems; and in the adequacy of administrative and record-keeping practices. The range of variation in level of practice would appear to be astonishingly large. Some institutions have highly refined, rationalized, explicit, well-supported systems for distributing aid to students efficiently and fairly. Others appear to have no organized system of distribution whatever, or even perverse systems that could be destructive to both students and their institutions. It is also important, however, to remember that most institutions occupy a middle ground between these extremes. In addition, we want to note that all principal institutional types--private, public, two-year, proprietary, etc.--seem to have their own extreme examples of impressive and not-so-impressive aid offices.

With these caveats in mind, we now proceed to examine some of the problems and peculiarities uncovered during the course of the field work. Every one of these situations affected the course of the study, by presenting situations that the research design had not anticipated, or by undercutting assumptions about what one could expect when visiting a school's financial aid office, or by raising other unexpected situations and factors.

2.8: Additional Complications: Diversity of Situations and Practices

A surprising number of schools have branches or other satellite operations. Office of Education files--in particular, records from the Basic Grant Universe File and the FISAP File--and those of the National Center for Education Statistics (e.g., Higher Education General Information Survey) do not treat these consistently, so in a few cases

our sampling, which was based on these sources, turned up a central office for a branched system which in others the sampled school turned out to be a branch of such a system. Coverage of the project in each such case was settled ad hoc., seeking to ensure that each case included a specific financial aid operation and all those students covered by that operation. In several instances remote branches or other satellites were excluded, with appropriate adjustments to the enrollment estimates that were used to develop student sample parameters (and to develop the weights utilized to restore universe characteristics to date on both schools and students).

Many schools are part of larger, complex systems. All of the following are included in this study:

- a vocational school in a large state system, with central coordination of student assistance (here the central office was included in the field work, visiting both locations to complete the "site");
- a major state university system with centralized loan processing (again, a second location was visited by the site team, some 300 miles distant from the campus);
- a city university system, also with centralized administration of aid (again, the team visited both locations);
- a school that services many of its students through contract arrangements with other colleges;
- a proprietary school that handled financial aid through the use of a consultant (a common arrangement for many very small institutions); his office, located in another city, became the primary interview site; and
- a chain of proprietary schools with aid handled from the central headquarters of the chain (again, multiple locations were visited; the study includes several such cases).

In all, at least 11 of the institutions required visits to more than one geographic location in order to cover all of the basic requirements of the design.

Presence or absence of night schools was also an unforeseen complication, because many colleges now are stressing half-time or better degree programs through this route. Accordingly, in some schools substantial numbers of evening students were eligible for the samples for

this research. This presented field teams with the need to allow for evening sessions for student interviews--an additional (and generally unanticipated) burden which they met, on the whole, without complaint.

Every conceivable type of academic calendar was encountered, including calendars which are completely variable (such as those in a trade school which admits students for a given training sequence at any time). Many schools of this latter type have programs that may be completed in six months or even less. Thus the traditional division of students into four class levels does not apply to all schools in this study. The same kind of gross variation was discovered in grading standards. If an approach to grading can be imagined, someone is evidently using it. There are schools with 12-point scales; schools with four-point scales in which A is denoted by a 1.0 and D by a 4.0; schools with four-point scales that do not, in fact, ever award either D's or F's; schools which do award failing grades but then do not count them in computing cumulative averages; and all manner of other derivatives and idiosyncracies. The result: grades from one place cannot be compared with grades from another, at least not directly.

Schools in this report also vary in their general type, mission, size, history, age, selectivity, wealth, and other characteristics. Despite the common stereotype of the proprietary school as a relatively unimpressive type of postsecondary institution, some of the proprietaries in this study are 50 to 75 years old and have enviable histories as respected trainers of young people, both in their own communities and to some degree throughout the nation. There is a private, two-year, technical/vocational, church-related, large college in this study--a type that is very rare. There are extremely isolated colleges, including at least two schools that primarily serve Native Americans; these institutions are atypical in many ways, including the kinds of resources they use and the problems they have in operating assistance programs. This study also includes representative examples of virtually every well-known kind of postsecondary school, from the most prestigious universities to the smallest beauty schools, from traditional liberal

arts colleges to highly specialized technical schools, from institutions that are deeply rooted in their own traditions to schools that are creations of the past decade.

One of the most telling variations from one college to the next is the extent of systemization of aid as embodied in the use of prepared forms. The field teams were encouraged to obtain as much supporting material from the schools as practicable. In some cases virtually every standard form used by a financial aid office was provided; in others, forms of particular interest were sent back to Applied Management Sciences. Exhibit 2.3 lists the major types of forms collected during the site visits. Over 50 separate types of records or other documents are identified. Many schools use virtually all of these different forms; some apparently use only a few of them.

In addition to these kinds of materials, field teams also obtained copies of aid data processing system manuals, annual reports on financial aid, college catalogs, surveys of entering freshmen, surveys of aid recipients, student newspapers with articles on aid, statements of institutional spokespersons made to lobbies or directly to the government on financial aid programs and policies, external and internal audits and financial statements, and detailed financial aid calendars (one of the most comprehensive is included here in Appendix C). Again, no one school was very likely to provide all of these materials, and many schools seemed to operate without making much use of any of them.

2.9: Still More Complications: Extreme Cases

In Joseph Heller's novel Catch 22 there is a character named Major Major who handles his job by simply never being available to talk to people. A few rare Financial Aid Officers seem to have found that this approach works for them as well. In one such case, our field team wrote:

> Twice when we called, he was "out of the office." Later we learned that he did not want to talk to anyone. The man's nervousness became so great that at times his hands and voice became very shaky; his desire to please us was so great as to make us feel uncomfortable... On five separate occasions we asked him for a name and office of a senior academic official

EXHIBIT 2.3: TYPES OF FORMS AND WRITTEN MATERIALS USED BY FINANCIAL AID OFFICES

A. General

Financial Aid Information booklets (may be section of general catalogue)
Consumer Information brochures (usually, an expanded version of the above)
Financial Aid Applicaions (institutional; often with separate instructions)

B. Other Applicant Forms

BEOG Applications ('78-79 for current year; '79-80 for coming year) and Student Eligibility Reports (SER's)
FISL Applications and instructions
Indian Grant Applications and instructions
Applications for LEAP, Health Profession Loans, Rehabilitation, and other programs of aid
Financial Aid transcripts
CSS/FAF or other Parent's Confidential Statement
IRS 1040's (required by an increasing number of schools)

C. Packaging Tools

Need Analysis Work Sheets/Adjustment Work Sheets
Student Budgets (ordinarily reviewed and revised annually)
Packaging Rules (ordinarily reviewed and revised annually)
Master records of student's aid packages (cumulative)

D. Institution-Applicant Communications

Award letters/instructions/affidavits
Regrets letters (may be several versions)
Waiting list letters
Form letters for requesting information: SER's, PCS's, etc.; for notification of overaward; for information on GSL's; etc.
Unclaimed check notices

EXHIBIT 2.3: (Continued)

E. Internal Communications

Disbursement authorizations
Cancellation forms
Certification of academic standing
Certification of enrollment
Add/drop/withdrawal forms

F. Loan Forms

NDSL statements
Promissory notes
Disclosures
Notifications
Bills
Requests for postponement/deferment
Exit interview forms
Repayment schedules

G. Work-Study/Other Student Employment

Employer's request for student workers
Supervisor's report on student worker
Employment application form
Off-campus employer agreement
Time sheets
Limitation notices
Employment Contracts

H. Federal Program Reports

FISCOP
FISAP
Notice of Funding
Request for Modification of Payment Schedule
Institutional Progress Reports
Audit Reports

I. Others

Institutional audits
Institutional financial aid reports
Applicant's institutional validation checklist
Emergency Loan Fund Application
Welfare/food stamp forms/instructions

> who could speak for the school on the broad issues of the study. Each time he either said that there was no one of importance to see, or else he refused to answer, period. When we suggested that surely there must be someone responsible for the direction of the institution (a public community college), he began to berate and belittle the performance of the government and to complain about unrestricted money given to undeserving students... Another complaint was the tremendous volume of work that he performs -- counseling, registration, admissions, aid, and so on. However, he goes home at 3:00 p.m. ... Students told us that this FAO advises them against applying for aid because they will not qualify -- advice that is given before they have the opportunity to discuss their situation! Others told us they simply could not see the man at all. Students complained that they are not getting their Basic Grant checks (the school is on the Alternative Disbursement System)... He doesn't want to participate in the Campus-Based programs, again citing overwork. This man has a retirement income and told us he did not need the job for the money. He is taking a job away from someone who could use it and do it well.

At this school, the team was unable to obtain any interview with an institutional spokesperson; the basic statistical data were not obtained, despite the fact that with only participation in Basic Grants the forms were relatively easy to complete; and many student files were completely empty. This illustrates another type of situation encountered in the field work: schools that are so lacking in competence or commitment to serious administration of student aid that their responses to the research questions are unlikely to contribute much to the study. Indeed, the principal finding of a visit to such a school is negative: that some institutions are so disorganized that they cannot even address the <u>conceptual</u> issues of the interviews, much less provide data or organized reasoning to describe what practices they follow (none). This was not the only such institution in the study. Some quotes from other site reports:

> ...the Financial Aid Officer was not prepared <u>at all</u>. Twenty students in the sample did not have aid folders; the only source of data was the SER's (BEOG Student Eligibility Reports)... It took us eleven hours of hard work to just get through Part I of the Institution Questionnaire (which was supposed to be filled out in advance of the team's arrival). Had to go all over the campus to find the information needed. No one seemed to know where the data could be found, or even if it existed at all.

Interviews with other officials had not been arranged, and had to be done on a minute's notice, which made us the recipients of cold and somewhat harsh receptions... We had a stroke of luck when a computer specialist heard what we were doing and told us that he could help...

...it was really difficult to carry on any sort of conversation with the FAO, due to his 'out-to-lunch' state. He said he had been on 'heavy medication' -- that is, he was stoned out of his mind... He could not focus his thoughts, his mind wandered. This problem is reflected in: (1) incomplete Part I of Institution Questionnaire; (2) strange and sometimes nonsensical answers to questions in Part II; (3) total foul-up of student random sample...

...the owner of the school complained about three things: the great number of forms that had to be filled out by the school and the students; the low caliber of the students -- they cannot pass his exams, thus they require additional classes for which he cannot charge; and the students' ethnic backgrounds: he feels his students cannot learn as fast as most and do not have drive and honesty...after a while he began to refer to the students as (racial epithet deleted).... Students collared us in "safe" places (like restrooms, where presumably they would not be overheard) and complained bitterly that they could not learn precisely what costs they were incurring, that they were asked to sign materials without knowing what they were signing, and that they were not receiving funds promised to them (this school is <u>not</u> on the ADS system)...

...the city is depressing and so is the school...the FAO has (1) no knowledge of his own budget -- in twenty years he never has gotten around to learning what his department is getting; (2) no idea of how to fill out the FISCOP reports -- nor of how to obtain the required information; (3) did not know the difference between long and short forms for federal applications; (4) had to ask his assistant to supply virtually <u>all</u> the information; (5) on two or three occasions found him fast asleep at his desk...

...The whole scene here was bad -- cold, bitter, angry, resentful, disorganized...there had been a student uprising, the FAO had been fired, there were program reviews, audits, shufflings and reshufflings, threats and counterthreats, lost and/or misplaced records, late awardings, extremely late awardings, fights between student recipients and nonrecipients in the bookstore, name calling, stone throwings, suits by the liberals, countersuits by the conservatives, the food was terrible -- all very unpleasant. I don't give this school a year without going through it all over again.

In this last example, the school tried to cancel out one day in advance of the team's visit. The interviewers, who were en route, arrived and did what they could. Later a second team was dispatched to try again, and met with the same bizarre scene of evident disharmony inside the aid office, whispered negative comments from support staff, a complete lack of preparation for the visit, and senior officials who were "unavailable" to meet with our team.

What are we to make of such situations? In truth they reflect a simple and obvious fact of life: in any given class of organizaions at any given moment, there are likely to be some specific operations that are administered by people who are incompetent, incapable, lazy, or even perhaps in need of psychiatric help. Given the number of institutions sampled in this study, it is not surprising that a few should have extreme problems of mismanagement.

2.10: Exemplary Operations

Many of the other schools visited in this project had extremely impressive financial aid systems. Typically these reflect the work of people who are uncommonly able and committed. This study includes many colleges with very thoroughly organized systems of equity packaging of student financial assistance, including the automatic collection of IRS 1040's as a verification of resources for every aid applicant; well-defined rules to distribute gift and self-help assistance fairly among all kinds of applicants; built-in procedures for taking advantage of such sources of student help as food stamps and welfare payments; orderly, complete files for every student; and energetic efforts to add substantial amounts of institutional aid, as well as state and federal funds, to the resources available to needy applicants. Such offices typically also seem to have better-paid staff, less frequent employee turnover, and an open willingness to discuss any part of their operations.

Here are some first-hand comments on such places from the field teams:

> ...This is a no-nonsense operation. The Aid Director previously worked for a state student assistance corporation and

she really knows her stuff. This place is highly organized. It has excellent records. There is a thorough and realistic treatment of every possible source of aid including welfare funds, all kinds of student employment, and a considerable amount of institutional money in the form of tuition remissions for very needy kids. The FAO has interesting things to say about the skills needed for her job. She stresses a need for strong capability in finance (she is responsible for a very hefty portion of the school's total cash income). She points out that the financial aid office becomes a place where all kinds of personal problems are raised by students in order to explain their requests for help...the aid officer may not actually be able to counsel such students about the problems themselves (such as family sickness, parental separations, estrangements between parents and children), but nevertheless the aid officer had better be prepared to be a sounding board, and this can be a great personal strain on some: "The job takes a strong personality and a hard nose," she said...

...This college is a good example of what can be accomplished with absolutely minimal costs but a great deal of devotion to good management of student aid. The aid office is a one-person show (there are student assistants for peak work periods). The Sister in charge of the office receives only her standard stipend, the same as all others in the Order, a very small salary indeed (and some of that may go the the motherhouse). Nevertheless she gets good support and her office is well organized (the school is relatively small, which helps make all this feasible). When working through files we found the Sister could clarify very specific questions about applicants' situations and awards without reference to their papers: she knows every one of the individual cases, in detail...students who apply here can know that the school will do a good job of searching for financial help to support their education. The most serious problem she has seems to be with the state grant program: students are not getting their checks and no amount of discussion with authorities seems to make much difference. At the level of the school itself, however, we could not detect any significant problems at all... It can be noted that the Sisters are far from naive in filing applications for federal support: they have learned to present their strongest potential case in order to be prepared to take advantage of any excess funds that may be available to schools in this part of the country.

We might interject at this point that, for reasons that perhaps are best left to speculation, Catholic nuns seem to have a special flair for organizing and operating impressive financial aid operations that have salary and overhead costs which are extraordinarily low: strictly on a cost-benefit basis, these student aid offices may be far ahead of all

others. It is probably highly unrealistic to expect aid personnel in general to have this degree of devotion to the work; nevertheless, the Sisters provide an example of diligence that deserves respect. In another case, we encountered an example of secular diligence:

> This is the busiest Aid Director I have met. He has a large and very able staff, but he still takes time to meet personally with students -- he managed to see a number of them in short breaks when we reached the end of sections in the interview schedule. The school seems to have made an institutional decision to really work at providing access to its classrooms for every qualified applicant, and the financial aid operation reflects this attitude... The FAO is very active in the local community, in work with other aid officers in his state, and in participation in the activities of NASFAA (the National Assocation of Student Financial Aid Administrators)...the Friday before our visit, the office had just finally completed award letters for several thousand students. That same afternoon, the Aid Director attended a faculty meeting and learned that rates for room and board would be subjected to a last-minute increase. He returned to his office, organized his entire staff for a weekend of crash effort, and by the time we arrived on Tuesday he had nearly completed the enormous task of manually recalculating every Basic Grant award and modifying all the award letters to take account of this development. Few could have managed to do this so quickly, and this demonstrates the high level of organizaton and staff morale at this university...

Many briefer reports that were quite complimentary were also filed by the field teams. A sampling of these:

> ...This little proprietary beauty college is an example of a well administered school - a pleasure to see and work with. I have nothing but praise for the Aid Officers in their efforts to run a top program...
>
> ...The Aid Director is a great, if not one of the best, financial aid officers in the country. This man has read every regulation for every financial aid program ever published and can prove it. He has the ability to run a smooth program - he understands every aspect of financial aid. He can produce any type of statistic or expense report at the snap of a finger. He is one of the fairest FAOs in regard to minority students...
>
> ...a top financial aid staff - I mean the finest...his knowledge of every facet of the programs was both admirable and reassuring. I classify this FAO as a Superstar of the profession...

> ...The program here is excellent - very efficient and student-oriented...the packaging system is one of the best that I have seen...the same for their recordkeeping...

On the whole, are the schools most likely to fit the extremely disorganized models discussed in the previous section, or are they more likely to be accurately classed among the exemplars? The truth of the matter is that, as described earlier, the majority of the schools in this study fit neither of these extremes. Anecdotal data allow us to identify the most glaring problem cases, and to describe what the most exemplary schools are doing. But the typical institution is more subtle to characterize. On an impressionistic basis, it can be suggested that the typical school has a somewhat overworked, underpaid, and yet reasonably committed staff; that it does an adequate, but not outstanding, job of channeling funds to its students; that student files exist, but are somewhat disorganized; and that the approach to packaging aid is somewhat uncertain and imprecise. Some interview teams reported that they left campuses with a vague sense that the aid operation was superficially adequate, but that at heart the school simply did not really care about aid -- that it was content to enroll students who were not expected to need much financial help. At other schools, other kinds of "signals" appeared: evidence that aid might be siphoned off to supplement athletic awards; very disorganized files; schools with very large enrollments and yet practically no use of Supplemental Educational Opportunity Grants. It is not possible to pinpoint the meaning of such signs at this stage of this research. To pin down the range of variation in aid practices in more detail, the statistical analyses to be performed later this year will be essential. In the meantime, further narrative reports, based on the experience obtained in this project to date, have been added to this submission. We find these most useful in providing a feeling for the issues of this research and in suggesting directions for the more vigorous analyses to be carried out in the months to come. These materials comprise Part II and III of this report.

NOTES

1. For a more extensive discussion see Technical Report No. 1: Sample Design, Survey Yield and Bias (forthcoming from Applied Management Sciences, Inc.).

2. Eventually a payment of $100.00 was made to each participating institution and a payment of $3.00 to each participating student.

3. Due to the requirements imposed by OMB during the clearance process, 25 schools were to be added to the original sample of 150 institutions. However, due to the lateness of this change only 23 could actually be added, despite repeated attempts to find replacements.

4. See Donald B. Rubin, "Multiple Imputations in Sample Surveys: A Phenomenological Bayesian Approach to Nonresponse," in the 1978 Proceedings of the Section on Survey Research Methods, American Statistical Association (Washington: The Associaton, 1979), p. 20.

5. See Norman M. Bradburn, Seymour Sudman, et al., Improving Interview Method and Questionnaire Design (San Francisco: Jossey-Bass, 1979), pp. 6-7, for some comparative response data.

PART II

INTERVIEWS WITH SENIOR ACADEMIC OFFICIALS AND COMMUNICATIONS FROM STUDENTS

3

INTERVIEWS WITH SENIOR ACADEMIC OFFICIALS

As a part of the site visits, institutions included in the sample were asked to make available the time of the Senior Academic Official or his/her representative to respond to three questions concerning the federal financial aid programs in operation today:

- What is the impact of the programs on the schools?
- Are the programs properly administered at the Federal level?
- Are the programs adequately meeting the need of the students?

The individuals designated by the schools included college presidents, administrative assistants, and academic deans, with each expressing his or her opinion of the current situation. This cannot be emphasized too strongly: the comments made by Senior Academic Officials expressed their perceptions and may not be related to fact. In this light, a number of the Senior Academic Officials indicated that they felt that their expertise lay in matters academic, not financial. They were not, however, reluctant to express their opinions and share their perceptions with Applied Management Sciences' interviewers. These opinions affect the behavior and public statements of these officials as well as the direction their lobbying efforts will take with state and Federal lawmakers.

For analytic purposes, the responses of these administrators were grouped to determine the extent to which the comments of Senior Academic Officials might be associated with different types of schools. The first grouping which occurred was to separate public, private, and proprietary schools. Following this, public and private colleges were further

categorized by program length (two-year colleges, four-year colleges and universities) and by average tuition cost and enrollment size. Proprietary schools were grouped by school type (Cosmetology, Business, Trade and Technical, and Other) and then by enrollment size within each of these categories.

3.1: Overall Comments on the Impact of Financial Aid Programs

> What are your general feelings regarding the impact of financial aid on postsecondary education: i.e., has it changed the composition of students in your school? Has the quality of education been affected?

As a whole, regardless of the size or type of college with which they were affiliated, the Senior Academic Officials indicated that they believed that one of the major impacts of Federal financial aid for postsecondary education has been an increased diversity in their student bodies. The Basic Educational Opportunity Grant (BEOG), Supplemental Educational Opportunity Grant (SEOG), College Work-Study (CWS), National Direct Student Loan (NDSL) and Guaranteed Student Loan (GSL) programs are perceived as having changed the composition of the student body both from what it was and from what it would have been in their absence. In particular, these Federal financial aid programs are seen as having increased the number of minority and low income students while also expanding the age range of those attending. While this change is perceived to be <u>greater</u> in small schools than in large schools, it is believed to exist in all types of schools. Concerning the impact of aid programs on the composition of the student body, one Senior Academic Official stated:

> It has changed the composition of the student body. We now have more adults. It used to be that we had only teenagers. Now we have people in their mid-twenties to the fifties.

This unanimity of feeling does not exist, however, when the question is one of qualitative change. The reaction to this part of the question is quite mixed. Some Senior Academic Officials see no change in the quality of education as a result of these financial aid programs while others perceive either an improvement or a decline -- a very inconsistent picture. Perceptions are more consistent, however, when schools are considered by type, below.

While they did not provide a consistent reaction to the change in the quality of education, a number of Senior Academic Officials did see an increase in the quality of student performance as a result of the BEOG program in particular. This improvement, they believed, resulted from the reduced need for BEOG recipients to work during the school year with a resultant increase in the amount of time available to be utilized for studying. This may explain why Senior Academic Officials, in the main, believed that the BEOG program "competes" with College Work-Study, other work, welfare, and the Comprehensive Employment and Training Act (CETA) programs. While this sense of competition was, perhaps, perceived to be greater by Senior Academic Officials in smaller institutions, it was reported by Senior Academic Officials from all types of schools. Specifically, one Senior Academic Official stated that:

> Aid reduces the amount of time spent in outside work. Because of aid, students may not have to earn as much money and therefore can spend more time on their studies. More students now finish their programs than before.

Finally, while disagreeing on the quality of education issue, the overall reaction of most Senior Academic Officials to the widespread change in the student body composition was that the Federal financial aid programs are beneficial for higher education as a whole. This benefit is seen as taking two forms:

- an increased diversity and richness of the student body yielding close contact among students of all social classes and income levels; and
- the provision of necessary workers for the college through the College Work-Study Program.

As one Senior Academic Official stated:

> The quality of education has not suffered. On the contrary; it has been enriched because a broader sector of society has been included enabling individuals from various social strata to get together and share realities.

The above are the general reactions to the question of the impact of the aid programs. When particular types of schools are inspected, somewhat different results are obtained. When examining the responses from public two-year colleges, Senior Academic Officials at small schools reported both a decline in educational quality and a change in the composition of the student body as a result of the Federal programs. No change was perceived (in either a positive or negative direction), however, by middle or large sized schools in this category. When perceived quality change is examined on an institutional cost basis, however, a pattern does emerge. As public two-year schools increase in cost from relatively low to relatively high, aid is increasingly viewed as having negative effects on the quality of education. While the perceived decline may or may not be real, Senior Academic Officials at the more expensive two-year public colleges believe that the quality of education within their schools has declined as a result of the Federal initiatives in postsecondary student finance.

The examination of the responses from public two-year schools on a cost basis also produced patterns in the propensity of Senior Academic Officials to report that the aid programs have affected the composition of student bodies. Schools with the lowest cost report the smallest change in the composition of the student body, while the more expensive schools report major impacts. This may be due to the traditional open-door policy in most low-cost public two-year colleges which leads to the enrollment of relatively greater numbers of low-income and minority students, or it may be due to the individual's BEOG award being highly correlated with the institutional cost.

On the other hand, Senior Academic Officials at private two-year colleges did not sense changes either in the composition of the student

body or in the quality of the education provided by their institutions as a result of Federal student aid programs. Of note, however, was the frequent comment that the Federal financial aid programs act in conflict with the traditional packaging approaches of the institutions. This was especially true of those colleges with a direct religious affiliation. Many of these schools believe that a student should work and provide his or her own funds to the extent possible, with grants being provided only after a student has first put forth a minimal level of effort. This, they believed, was a packaging approach that could not continue since the advent of the Federal programs.

At public four-year colleges and universities, opinions were consistent when considered by either the size or cost of the school. Most of the Senior Academic Officials of these schools noted increasing enrollments of minority students, and a few of the Senior Academic Officials indicated an improvement in quality resulting from the fact that different types of students had been brought into contact with one another thereby providing a richer learning experience for all.

Similarly at private four-year colleges and universities, the Federal programs of financial aid to students are seen as good for higher education as a whole because they foster diversity of the student bodies within and among institutions. Students who could not otherwise (or, at least, thought they could not) attend a private college have been helped to do so, and the result has been to diversify the student bodies at these private institutions with increased enrollment by low income and minority student. Senior Academic Officials perceive some change in the composition of the student bodies of their institutions with this change observed most frequently at medium cost schools. A resultant impact is that private institutions have been able to remain in an economically viable position in an age of rapidly increasing costs. There is some indication, however, that Federal aid is substituting for the institutions' own efforts, especially at larger private schools. To the

extent that this may be happening, Federal funds are supplanting, not supplementing, existing financial aid programs, and the net impact on higher education will be muted.

While not reticent to discuss the question of change in the quality of education, Senior Academic Officials at private four-year colleges and universities rarely reported any observable differences as a result of the Federal financial aid programs. Of the 51 Senior Academic Officials interviewed, only six reported any change in educational quality, four noting an improvement and two indicating a decline. While a few additional officials indicated that their institutions were now offering remedial courses that had not been offered before, none believe that the quality of education had declined as a result.

Senior Academic Officials at proprietary schools had mixed reactions to the question of the change in the quality of education they provide with respondents equally divided as to the overall impact. While officials at small proprietary schools perceived a decline in quality, those at large schools felt that the quality of education had increased. A similar diversity was observed when Senior Academic Officials' responses were analyzed by school type. In general, officials at schools of cosmetology believes that quality had increased while those at business schools believed that quality had decreased. Finally, officials at trade or technical schools report no change in the quality of education.

In contrast to the divergent opinions of Senior Academic Officials concerning quality, a high degree of consensus was reached concerning changes in the composition of their student bodies. A majority of these officials believe that there has been a change in the composition of their student bodies as a result of the Federal student financial aid programs with this observation reported most frequently at smaller proprietary schools. The student bodies are reported to be much more ethnically diverse than was the case prior to the introduction of the Federal programs. Additionally, Senior Academic Officials report the

enrollment of increasing numbers of low income students and indicate that their student bodies now contain a significant number of older students. One final observation made by a limited number of Senior Academic Officials at proprietary schools was that the Federal student financial aid programs are in "competition" with CETA programs for participants. Through the Basic and Supplementary Grants programs students are seen as being provided with a readily-available source of income for which little effort or justification is required. This view may be related to the fact that proprietary schools are ineligible for College Work-Study funds, limiting the ability of these institutions to include work in a student's financial aid package.

3.2: General Opinions of the Program Structure

What is your attitude toward the financial aid programs as regulated and structured by the United States Office of Education (U.S.O.E.?) Are there any changes that you could recommend?

Senior Academic Officials' comments concerning the organization and structure of the Federal student financial aid programs were much more consistent across school type than was true for the responses to other questions. There was very little divergence in responses regardless of the type, size, or cost of the institution. Along with the high degree of unaninimity, some of the most strongly expressed responses came to this question.

Probably the greatest reaction of Senior Academic Officials was that the amount of paperwork involved in managing the programs was excessive. This concern may also be the basis for the comment, by some Senior Academic Officials, that the costs involved with the administration of the program are too high and should be covered by the U.S. Office of Education. The general feeling appears to be that the Federal government has implemented a very worthwhile program of student financial assistance but has placed the full burden of administration on the shoulders of

institutions already faced with rapidly rising costs. To the extent that these costs are borne by the institutions themselves, they will be reflected ultimately in higher tuition rates, lower expenditures on salaries and equipment, and/or lower levels of institutional student assistance. These impacts will, of course, tend to reduce the net positive effect of the Federal programs.

An additional comment received frequently by the interview teams from the Senior Academic Officials was that the grants programs were perceived to be in "competition" with work and loan programs. This perception already referred to above may grow out of an inherent work ethic or out of a desire to have low-cost work force at the college. Many administrators believe that College Work-Study funds should be utilized first, followed by loans and finally by grants. While some expressed concern about placing a large debt on the students, they believe that the primary responsibility for financing an individual's education should rest with that individual. This point was made succinctly by two Senior Academic Officials:

> We believe in work. If a student wants aid from the institution, the first $450 is work; then they can receive a grant. That's been fouled up a bit by the government.
>
> If a student isn't willing to borrow for his education, he shouldn't go to school.

Finally, the Senior Academic Officials expressed a concern that the programs, as presently constructed, do not reach a broad enough clientele in that middle-income students are missed. While this observation more properly belongs to the responses noted in the following section, numerous officials took this opportunity record their concern. Many Senior Academic Officials indicated that they feared that the study body at their institution could become bipolar with only the rich and poor participating in higher education in much the same way that the student bodies at many institutions immediately after World War II were composed of only the wealthy and veterans.

3.3: Feelings About the Adequacy of Financial Aid Programs

Do you feel that the current financial aid programs are adequately meeting the needs of students? If not, what changes can you suggest?

When Senior Academic Officials were asked whether or not they believed that the current student financial aid programs were adequate, a large proportion stated that there was a significant need for the continuance of Federal aid. At the same time, however, some administrators believed that the programs were too "liberal," giving too much to the student while requiring too little in return.

Perhaps the most frequently voiced concern during the interviews was that students from middle-income families were being missed under the present set of financial aid programs. While some were aware that the Middle Income Student Assistance Act (MISAA) would be in operation in the near future, many expressed concern that it still might not be adequate to meet the needs of the middle-income students in attendance at their schools. Finally, many respondents again expressed the fear that the student bodies would be limited to the wealthy and the poor.

The second most frequently mentioned concern was exactly the same as that raised by student letters on dependency status judgments reported in a separate chapter - that a number of truly independent students were being penalized because they had not been separated from their parents long enough to qualify as independent for purposes of the Federal programs. The same concern was raised, although less frequently, about individuals who were recently separated or divorced but who were required to report joint earnings and assets from the past. To assure equitable treatment, Senior Academic Officials often said, the independence test could best be applied by the institutions themselves.

One concern expressed by a cross-section of Senior Academic Officials is that the programs act to penalize thrift on the part of students and parents through the inclusion of an assets evaluation on the application form. While understanding the intent of this test and in accord with the

objective of limiting assistance to students with a legitimate need, Senior Academic Officials indicated that they believed that the system rewarded those who had not prepared financially for higher education while penalizing those who had.

Another concern reported by some administrators was that loans through the Guaranteed Student Loan (GSL) or National Direct Student Loan (NDSL) were either not available or were extremely difficult to obtain in their areas. The net results of this was that it was impossible to package student financial aid in the manner they would prefer.

Some administrators also indicated that they saw a need for relating financial assistance programs to academic excellence. While Senior Academic Officials were not specific about the precise form they believed this aid should take, the same comment was received from administrators at all types of institutions.

A final area of concern expressed by many Senior Academic Officials was that of the impact of inflation on educational systems. Many believe that the costs of education are rising more rapidly than the amount of financial aid available to students and that this growth relationship will eventually act to limit access to their schools. While most administrators wished to have the Federal programs keep pace with the rising cost of education, a significant number expressed the concern that the Federal programs should not act to reward schools which raise tuition simply to take advantage of the increased availability of funds. To underscore these feelings, three Senior Academic Officials stated:

> The Federal programs are not adequately meeting the need. The amounts are not enough. We have never been able to meet the calculated need of the students (which is always less than the actual need).
>
> I hope that the financial aid programs expand as inflation expands so as to maintain purchasing power of higher education.
>
> I'm worried that institutions that raise tuition are being rewarded with increased financial aid dollars and are perpetuating the inflationary spiral.

In this third topic area, that of the adequacy of the Federal financial aid programs, there also were interesting variations in responses by type of school. The larger the college or the more expensive the tuition, the more likely that Senior Academic Officials at public two-year colleges felt that the programs were adequate. In fact, at small or low-cost public two-year institutions Senior Academic Officials believed that the programs were not adequate. It is possible that administrators at large or more expensive schools are more insulated from the students and the problems they face, but data are not yet available to permit a satisfactory examination of these feelings.

The major concern of administrators at private two-year colleges was not that too few funds were available but that too much was available. Many of these Senior Academic Officials believe that too little effort was expected on the part of students and that too much was given away. These administrators would prefer an approach which placed student work and loans first, with grants following solely to fill the unmet need after the student had put forth a significant effort on his or her own part. This view may reflect the fact that the private two-year institutions included in the sample tended to be affiliated with religious denominations that stress character-building and self-help. Among these schools, this concern was strongly felt and frequently reported to Applied Management Sciences' interviewers.

The reaction of Senior Academic Officials at public four-year colleges and universities was more consistent. Regardless of the size or cost categories of these colleges, the vast majority of administrators felt that the Federal financial aid programs were not adequate and that additional funding was necessary if the schools were to be able to meet the need that exists.

At private four-year colleges and universities there was also a consistent reaction to the issue of adequacy of the Federal aid programs regardless of the size or cost of the institution. These administrators share views, however, that are diametrically opposite from their

counterparts in the public schools. As was the case for Senior Academic Officials at private two-year schools, administrators at private four-year colleges and universities feel that the levels of funding are adequate and that the needs of students are being met. Given the fact that the average tuition at public schools in our sample was approximately $575 while at private institutions it was somewhat greater than $2300, either administrators at one (or both) sets of schools are not fully aware of their situations, or perhaps, in spite of the existence of the programs, the schools continue to attract very different kinds of clienteles with a minimal quantitative impact of the aid programs at private schools.

At proprietary schools, there was no significant difference in the Senior Academic Officials' opinions of the adequacy of student assistance programs when the schools were grouped by institutional type (Cosmetology, Business, Trade and Technical, and Other). In general, administrators believed that additional funds were needed to provide their students with the resources necessary to fully participate in higher education.

When proprietary schools were grouped by size, a pattern similar to that observed for public two-year colleges was found. Administrators at smaller schools (average enrollment of 100 and average tuition of approximately $1550) believed that the programs were not adequate while those at larger schools (average enrollment of 508 and average tuition of $1850) felt that the programs were adequate.

As was discussed at the outset, this chapter reports the opinions and perceptions of Senior Academic Officials at the institutions included in the site visit portion of the study. While these opinions may not reflect true conditions at any single institution, their consistency when institutions of like-type are evaluated as a group lends credibility to the observations reported. While further research is necessary to provide definitive answers to the research questions in this study, the observations of Senior Academic Officials will serve as one guide for that research, and student and institutional data will be examined to determine the extent to which administrators' perceptions are confirmed.

4

COMMUNICATIONS FROM STUDENTS

Over 400 individual communications were received by Applied Management Sciences from students who responded to an invitation in their questionnaire packets to "comment, provide more information, or tell us about problems you've had in financing your education." The majority of these were generated by the mailed version of the form that was sent to those who did not appear for the initial administration of the survey on the campuses. Over five percent of the mail respondents decided to provide extra information. The greater response for the mailed version is probably a result of at least two factors. First, students using the mails had increased opportunity to conveniently frame a letter and enclose it with their questionnaire. And second, the request for additional data was more prominently placed in the mailed version -- at the close of the form itself (the on-site student survey included this suggestion in an instruction sheet distributed separately to each respondent).

Many letters were quite lengthy. Many focus on problems and difficulties similar to those identified in the previous section while some reveal misunderstandings. Some letters were clearly self-serving, while others were not self-serving at all (as in the case of a young woman who explained that she had been awarded aid she did not need, so she had notified her school and arranged for repackaging). Some letters, including examples from upperclassmen at well-known four-year colleges and universities, were barely literate, and some could best be described

as "bizarre." Finally, a number of students requested counsel from us or other help to resolve a financial aid problem, a function which we do not feel qualified to perform without access to all of the information on a specific case. To this last group of students, we could only recommend that they seek counsel from their own Financial Aid Officers or from USOE.

All of these letters were read and subjected to a content analysis. The results of that analysis, along with selected excerpts from representative communications of each type, are presented below. It should be made explicit at this juncture that the student comments often reflect imperfect understandings of Federal financial aid systems. As a result not all of the complaints are valid. This does not necessarily mean that students were trying to mislead us. Rather, it is a reflection of the type of financial aid counseling that is often available to them; many students may be misinformed.

4.1: Problems in the Determination of Financial Need

Over 100 -- more than a quarter -- of all the student letters deal with this theme. The most common problems under this heading are:

- some students think that parental and student contributions computed by the needs analysis systems are not realistic (33% of these cases);
- they feel financial aid needs analyses should not be based solely on the previous year's earnings; more weight needs to be placed on present earning and expenses (29%);
- some point out that moderate levels of parental savings (e.g., retirement) and liquid assets (stocks, home, property) should not carry a great weight in calculating parental contributions (16%);
- some say that standard living allowances are unrealistic and do not reflect the effects of inflation (12%); and
- a few students said more provision should be made for students encountering sudden financial expenses (e.g. medical costs) (10%).

Examples of these types of communications are provided in the following pages. The illustrations are carefully selected to represent the

different kinds of responses within each group. The "middle-class squeeze" theme that appears here is a common topic of all of the letters. The reader should bear in mind that the Middle Income Student Assistance Act (MISSA) was recently enacted and will take effect in the 1979-1980 academic year, possibly easing some of the difficulties which these respondents report.

Some students think that parental and student contributions computed by the needs analysis systems are not realistic.

I feel the biggest portion of the population, the middle class, is treated terrible when it comes to financial aid. In most cases the family can't contribute even half of what the government says they should be able to contribute. So students are forced into taking out large loans, putting them in debt before they start working...My big question is, if my parents are able to contribute more than enough to send me to school, then why did I have to borrow $15,000 from the bank?

I filed for financial aid on a '77 income of $3,350, with $130.00 savings and $560.00 in dental bills as an independent student. I filed for aid from BEOG and was told I had an index of 1717 and was not eligible for any federal money. $3,000! How can anyone be any poorer and still go to school!....So here I am. Two quarters into a potential career (two yr. program) and too poor to continue on my third quarter. I don't want pity or sympathy. Maybe a little empathy and lots of explanations with justice. I'm not afraid to work. And grunt-jobs are not below me. But a little help from the grand government whom I've supported would be greatly appreciated.

I feel that it is rather presumptuous for the FAF and BEOG to send me forms stating that my parents should contribute $1,000 per year towards my education. My father is a letter carrier and my mother a housewife. With the continual rise in everyday living expenses and two of their children in college it is impossible for my parents to contribute financially to our education.

Some students say that financial aid needs analysis should not be based solely on the previous year's earnings; more weight needs to be placed on present earnings and expenses.

I do not feel that the method of determining eligibility is fair--because the determination is based on the previous year's income. Last year my husband and I (we have two children) were both working but now I'm not because of school. We now have a monthly income of about $600--net income--and a $352.00 house payment with the rest left over for living (?). I'll probably have to cut down on my classes to get part-time work or quit and go back to a poorly paid job so we can make ends meet. Something should be done for those of us caught in this middle class trap.

I do not work now. My family income has been reduced drastically. Why doesn't eligibility reflect the fact a family's working wife is no longer bringing in an income, is instead taking money out of an already reduced budget, and evaluate what it was when she was working? It would give a more exact picture of the need involved in a student's situation.

Some students point out that moderate levels of parental savings (e.g., retirement) and liquid assets (stocks, home, property) should not carry a great weight in calculating parental contributions.

There is just one small concern that I would like to voice. Why do farmer's children always seem unable to obtain grants (BEOG)? Just because one's father owns land shouldn't make the conditions of obtaining a grant so impossible. A farmer may be existing practically on a poverty level, because of being on Social Security...but the government still seems to think that because he owns land he has enough money to send a dependent to college.

My parents are farmers--this fact has caused many problems in my "quest" for financial aid. Although they possess many assets, they have a small net income (after farming expenses, etc.). For instance, in 1978 their farm income was less than $5,000. But because of their assets I was unable to receive financial aid. I feel this is very unfair and would like to see something done about it; but what, I don't know.

I was disqualified on my FAF because my wife and I are buying our home. Having this mortgage automatically places my net worth so high I cannot qualify for assistance. While the house may have value, this money does not help me attend school and by my wife living there, it is the cheapest housing available (mortgage payment $153.00/month). Selling the house would lower my net worth and possibly qualify me for aid but I would have to pay more for housing.

Why is there such discrimination against house owners? The basic reason for the denial of a BEOG to my family was the fact that we put

down our house. This does not mean that I have enough funds and aid to get by and it means that we worked very hard for many years to pay off the mortgage and are now being penalized.

Some students think standard living allowances are unrealistic and do not reflect the effects of inflation.

I was told I could not get a grant because I made more than $3500. Would you please tell me how anyone could survive (sharing an apartment or living with parents) on $3500 a year without getting any support from somebody? Rent alone for me costs $1,800 a year not to mention basic necessities such as food, water, electricity, and a little gas to get to school and work.

I definitely feel that the way financial aid is given out is ridiculous. It seems to be, and is, based on how much money a person's family makes with little or no regard to how much that family must spend to live. A parent cannot be expected to sell his car or business to send his child to college... The question "How much disposable income do you have" should be asked.

A few students said more provision should be made for students encountering sudden financial expenses (e.g., medical costs).

There are a few things that have upset me about trying to receive financial aid for this year. The reason I applied was because my parent's income was cut by a third, there are enormous hospital and doctor bills and more to come in the near future due to more needed surgery! On top of this my parents have two children in college and are trying to help put both of us thru school with the help of a government-related loan. However, this is not enough with the situation being as it is now.

4.2: Problems Related to Dependency Status

About 13 percent of the letters raised questions about the reasonableness of dependency criteria. It seems clear to the Applied Management Sciences study team that these issues are likely to continue to arise. In Attachment A, it is noted that there is some evidence of a world-wide trend of increasing pressure on higher education systems to grant independent status on more liberal terms. It also seems clear that some applicants have legitimate problems, in that they appear to be

independent but their emancipation has occurred too recently to allow qualification under the rules of the government. These rules specify that the student must be independent for at least three consecutive calendar years, beginning with the year before filing the application (the same year, by the way, which is used to assess financial position). Exceptions are few and strictly defined, at least in the Basic Grant system. Some states use an even more stringent rule, but may offset this with loopholes. An example is California, which requires two additional prior years for independent status, but allows exceptions for anyone who can show they are "part of an extremely adverse home situation."

The dependency theme also takes a different form: the dependent student whose parents cannot or will not fulfill the obligations assumed for them by the government or by other designers of needs analysis systems. At the extreme, such cases may include students who actually support their parents, but are treated as dependents because they continue to reside in the parental home. (If title of the home is passed to the student it may be possible to establish independent status for a Basic Educational Opportunity Grant, but the process would not be an easy one.) At a lesser extreme are those cases where parents simply do not do those things that parents of dependent students are assumed to do: provide financial information, or make a financial contribution. To the extent that this happens, the student is placed in the same position as the independent applicant, but his formal dependent status makes it impossible to take corrective action.

Devising equitable rules to handle these dependency judgements is not at all easy. It seems nearly inevitable that some applicants will have situations that do not fit the rules. The practical effect of the current practice is to require that emancipation must be genuine--the liberalized conventions used in the Middle Income Student Assistance Act (MISSA) will have the effect of lessening this to some degree--and that the emancipation must have been in effect for at least one full calendar year prior to the year in which the applicant's aid begins to take

effect. This rules does not necessarily exclude the individual from receiving aid; it simply requires that the aid calculation must take account of parental income and assets until the "waiting period" is over. Students also have the unattractive option of interrupting their formal education for a year or two.

The examples of student letters we received on this topic fall into the two broad classes discussed above. The general complaints are that:

- many of these students say the regulations that determine student dependency are too rigid (39%); and
- recently-married students say that they are denied aid because they are still considered dependents of their parents rather than self-supporting (22%).

And in addition, dependent students report the following problems with their parents:

- dependents are placed in a difficult position when parents cannot or will not provide their calculated contribution; they feel special allowances should be made for these situations (30%); and
- a few dependents also say they are denied aid because parents refuse to disclose financial information (9%).

Examples of these letters are provided below.

Many students say the regulations that determine student dependency are too rigid.

...I really wonder why they consider living with a parent for more than two consecutive weeks as a dependent. I pay for my food, transportation, and anything else I need. I do work around the house to pay for board. I only stay there during the summer. I could do the same thing with my brother or sisters (stay there during the summer) and I wouldn't be considered dependent! I think there should be a change in this rule.

...This past year I had planned on going independent, however, my financial aid counselor said it wouldn't help me until the following year. As it is I am dependent, but this too is of little advantage because my father owns his own business and grosses quite a large amount, but his take-home pay is quite a bit smaller than the gross

income. And since the financial aid for me is then based on his gross income [Editor's note: this should not be the case], I receive little aid, which decreases each year. I then have to take out loans of one to two thousand to cover my schooling. As it stands now I am $4,000 in debt...Why is it that it takes two years for you to receive benefits when going independent? A friend of mine went independent her sophmore year and is just now receiving more aid, two years later. How can this be if your parents no longer support you and you get little aid? What do you live on?

Recently-married students say they are denied financial aid because they are still considered dependents of their parents rather than self-supporting.

I cannot help but to comment on the criteria used in the classification of dependent students. I will be wed in August of this year, 1979, and will immediately establish residency some 70 miles from the homes of my parents and in-laws. From that time, all financial ties with our parents will be severed. Yet, by some queer phenomenon, my wife and I will still be considered as dependents of our parents for financial aid purposes. I truly fail to understand the rationale behind such thinking. Along with any reconstruction of the financial aid program, the concept of "dependency" must be redefined.

I am very dissatisfied with the BEOG and FAF program. I got married 5/14/77 and applied for financial aid to attend college for the 78-79 school year. Due to the fact that my father supported me the five months in '77 before marriage, my ability to obtain a grant depended on my father's income rather than my husband's. I was being supported by my husband and it should have reflected his income rather than my father's. Due to the inflexibility of the computer form, I was not granted aid and my father had to help with my education which he really could not afford as he is retiring. Now this year he won't be able to help as he is retiring and my financial need will still be based on my father's income.

Dependents are placed in a difficult position when parents cannot or will not provide their calculated parental contribution; they feel special allowances should be made for these situations.

My parents were not willing to pay for any portion of my tuition or expenses but, because I am living at home, I was unable to receive financial aid. My parents' income was too high. However, my parents' income had nothing to do with my financial status as I have mentioned. Because of this I was only able to get a $1500 guaranteed loan from my bank. I cannot afford to attend school next year because I will only be allowed $1500 more on a loan and so I will not

graduate...There must be some way that students with such a problem can be helped. It doesn't seem fair to me that my parents income enters into this at all. Rather, I should have to claim the rent I'm not paying for the year and that is all.

For the five years I've been in school, my parents helped me only one year (my freshman year) and after that I have been trying to finance my own education with great difficulty. Even though my parents did not help and are not helping, I had to use their income for financial aid applications because I wasn't eligible as an independent student, so it affected the amount of aid I received. Presently I owe $14,000 in loans and don't know how I'm going to finance next year (I have one more year left because I transferred and have to go to school extra). Trying to make it financially without the <u>needed</u> support has certainly interfered with my college performance.

...What about people (like me) whose parents won't foot the whole bill but contribute just enough to deduct me on their income tax. I had to come up with the rest. I was 6th in my class in high school with a 3.8 GPA but wasn't eligible because I was a dependent.

A few dependents also say they are denied aid because parents refuse to disclose financial information.

I have a difficult situation in that my parents make enough money to help me out during college but I receive no financial help from them. Even though they do not help me out in any way I cannot get financial aid. My parents won't even fill out the financial aid forms. I am caught in the middle and I am sure that there are other students in the same situation...

4.3: <u>Problems with Financial Aid Counseling and Management</u>

Thirteen percent of the letters addressed this theme. Of the 54 students responding in this area, 94 percent expressed dissatisfaction with the financial aid counseling and management they encountered at their institution, while only 6 percent offered praise. Students generally complained of misleading counseling, unhelpful officials, and administrative inefficiency. Below are excerpts from two letters which represent the most common responses under this heading.

The financial aid program here needs to be explained completely to the students...I didn't really understand or really know anything about my NDSL until the day I received it. I asked them what it was for, but the only thing they told me was it was my loan and that was

it. I don't regret that I received the loan, I only wish that I knew a little more about what I was getting. The school needs to inform the students about a lot more before they get into a situation they don't know anything about.

During the school year (1978-79), I was eligible for a BEOG grant, but through the inefficiency of the financial aid office at school, I did not in fact (nor will I) receive this award. I was told how much I would receive from BEOG and on this fact acquired a personal loan from a person to be paid back when my grant was received. They [the school] were to handle the mailing process of my application which they never did. By the time I realized this it was past due on the deadline for my application. Unfortunately I am not in a position to afford this type of mistake on the part of the school. They are "sorry" but not enough to make good on the money which still leaves me responsible for a debt I would never have acquired.

4.4: Problems with Financial Aid Forms and Processing

Of the 47 students commenting on the financial aid forms and their processing, almost half said that excessive red tape and delay plague the Basic Grant application process. The plight of one student is typical:

This year, I applied for a Basic Grant. A few months later, I received a notice in the mail saying that I had been awarded a grant and that I would receive word of its amount in a few weeks. The next week I received a copy of my application and was told that I was ineligible for the award. I corrected some of the information on the report and sent it back to the BEOG agency. I received my report back again and the computer printout said that I could not file for a BEOG twice in the same year.

Another common response under this category dealt with the completion of needs analysis forms. Forty percent of those responding felt that these forms were too complicated to complete and excessively long in length. Students stressed the need for more simplified instructions and more cooperation from financial aid officials in completing these forms.

The remaining six students whose comments are included in this category reported that falsification of forms is widespread and accepted as a sure way of receiving aid. They contend that the present system does little to discourage cheating.

4.5: Disagreements with Institutional Aid Packaging Philosophies

Thirty-eight of the letters -- 9 percent of the total -- raised questions about packaging approaches and practices. More than half of these correspondents feel that a student's academic performance should be considered in financial aid packaging:

> I cannot understand one thing which arises from my experience with a friend. She has a 3.97 GPA. Her parents cannot afford to send her [to school] because they have 3 children and expenses are so high. Why is it that someone with grades of this caliber (she maintained that average all through college and will graduate this quarter with it) cannot get her school paid for? The need for financial aid is clearly there, yet they say her parents make too much money. I know of at least three cases in which people are getting all schooling paid for [and] they are 2.0 or below.

The rest of these students address several other themes. Seven of them said that College Work-Study should not be limited just to those having need, and that hours available for work should be increased. Six letters complain that minorities are given special preference for financial aid. Five of the students charge that freshmen are given more aid, especially grant monies, as a method of attracting new students:

> ...Is it a policy of Federal financial aid programs or only this particular university that incoming freshmen be given preference in aid awards over students already enrolled? It seems that the longer one is in college, the less chance he has of receiving financial aid. Why should a student who has proven himself capable of succeeding academically be penalized in favor of a freshman, especially when a considerable number of them drop out of college after one year?
>
> From my experience and that of many of my friends, we have found that financial aid is used merely as an advertising gimmick by the school to attract desirable students. Strangely, everyone I know who received financial aid their freshman year lost all or most of it due to unexplained, hazy reasons.

4.6: Other Themes Raised in Students' Letters

About 75 percent of all the student letters fell into one of the preceding groups. Nearly half of the remainder (or one-eighth of the total) consisted of detailed explanations and clarifications of answers the student had given in replying to specific items in their

questionnaires. A few students complained about the level of veterans' benefits, and a few said that financial aid should not lead to a reduction in welfare benefits. Miscellaneous letters also included responses from foreign students. In addition, two other main themes emerged. Twenty-seven students addressed the general theme of "middle-class need" (without, however, making the specific need-analysis points discussed above):

> The middle class suffers tremendously when it comes to financial aid. Before I even filled out a financial aid form, I was told by several that my parents made too much for me to receive money. However, they could not afford to send me to where I had been accepted. Therefore, I ended up attending a community college. My GPA in high school was 4.0 and it does not seem fair that I should suffer because my parents are in the middle class. Something needs to be done for the families who find themselves in the same situation.
>
> I think it's really a bad deal that students from middle income families such as mine cannot benefit from financial aid. My parents are considered to be making too much money for either my brother or myself to receive financial aid. Yet this income is only gross income, the offices of financial aid organizations do not consider net income. [Editor's note: this should not be so.] It's just another way of telling the middle income bracket that they are paying for all the education and other opportunities the lower class gets.
>
> Something I do not understand: This year a brochure was given out saying that a new law passed made more money available to the middle-income family to further their child's (children's) post-secondary education. It says "The new law expanded the Basic Educational Opportunity Grant program (BEOG) to include students whose family incomes are between $15,000 and $26,000, and whose assets do not exceed $25,000. A typical family of four with an income of $26,000, one child in post-secondary education, and one parent employed could be eligible for a minimum grant of $200 for the 1978-79 school year." Personally, my family's income is approximately $16-17,000/year, and assets do not come close to $25,000. We have one child in post-secondary education (myself) and there are five people in our family...Obviously I should qualify for $200 for the 1978-79 school year. (There are no other outstanding incomes or aid given or earned by us.) Yet I received a notice of rejection from the BEOG award committee. It seems our financial status-index is too high to be awarded anything...Either the brochure is lying, or the whole award system is screwed up. [Editor's note: here the student is clearly in error. We checked the same brochure and it gives the correct (1979-80) time frame.]

And what was the last theme? Fifteen students wrote us simply to offer praise for BEOG and other financial aid programs:

> I feel that the financial aid program has been exceptionally good. I could not have attended college without this program. It has truly been a great help. It is an established fact that I didn't support myself through college. My parents were not in a position to support me either. Therefore, I gratefully thank the government for my total financial support in college.

> I am very thankful for all the assistance that the various aid programs have provided for me. If it were not for the federal, state and institutional assistance I would not have been able to go to school at all. Thanks.

PART III

MONOGRAPHS PREPARED BY TWO SENIOR INTERVIEWERS AND ADDITIONAL COMMENTS FROM FINANCIAL AID OFFICERS

ATTACHMENT A

ISSUES IN FINANCIAL AID: A STUDENT ADVOCATE'S PERSPECTIVE

By Scott Miller

A.1: Preface

Mr. Scott Miller, our first "speaker," is a past President of the United States Student Association and was the senior interviewer for 25 sites visited in this project. His observations are clearly those of a student advocate; however, in many cases they also accurately reflect the views expressed by Financial Aid Officers. His perspective on the issues of financial aid is that of the students who enter the system -- the problems they face and how these are linked to various characteristics of the campus-level aid distribution system.

Here is, in brief, our own abstract of Mr. Miller's general argument. He begins his discourse with a view of policy implementation that departs from the traditional "top-down" perspective. It deals instead with the equally interesting, and policy relevant, "bottom-up" view. The financial aid resources allocated to higher education are not unlimited. Therefore, it becomes the job of the Financial Aid Officer at each institution to utilize and distribute the available (and probably limited) resources in such a way as to maximize movement toward the goal of open access to education for all those that can benefit. Different methods of selecting and combining these resources, in order to meet the needs of students, are known as "aid packaging philosophies" (see Appendix D).

Financial Aid Officers and their attitudes toward packaging issues are a key to the awarding process. It is at this point that eligibility for participation is determined, the monies are disbursed, and the recipient is monitored. As the various aid programs are presently constituted, the Aid Officers are given a large degree of discretion. In addition there appear to be frequent and significant departures from the norm in aspects of financial aid practice that are not supposed to be discretionary. These are aspects of the central finding thus far, noted in Chapter 2, of wide diversity in institutional resources, skills, and

practices in student financial assistance. In many cases, it appears that the assistance a student receives may depend more on the idiosyncratic nature of strictly local practices than on any more uniform -- which is to say national -- practice such as the standardized, rationalized approach to the determination of a student's individual need.

Financial Aid Directors may be asked to serve other goals than that of open access for all possible beneficiaries, of course (for example, the goal of raising enough cash to meet the payroll). Furthermore, individual Aid Officers are often placed in positions where their personal and organizational resources are severely limited in relation to the demands they face; restating this in classic terms, the demand for their services is as great as their ability to supply it. As a result, in order to accomplish their individual responsibilities, these individuals must find ways to accommodate the demands placed upon them while confronting the reality of resource limitations. Typically, they will find ways to routinize procedures, modify mandated goals, ration services, assert subjective priorities and control the entry of recipients into the system. The very nature of these coping behaviors is discretionary and often leads to unintended program outcomes.

The adopted accommodations become the actual government program which is "delivered" to the public. In a significant sense, then, the individual Financial Aid Officers are the policy-makers who are determining the nature and content of a program devised at the Federal level. The purpose of this project is to assess and measure this gap between a formal understanding of the objectives and strategy of Federal student financial assistance and the de facto actual program as delivered to the citizenry, in order to improve the management of these services. Although it is important for such purposes to trace the policy making process in a traditional way from its articulation by Congress through various administrative and regulatory modifications, to uncover the de facto policies and program we must focus our analysis on the institutional Financial Aid Officer. Although it is Congress that circumscribes the context within which those persons must operate, the meaning of policy cannot be known until it is implemented at the institutional level. This in brief is one sketch of the subject matter of this research, in outline only. Different observers may agree on these essentials even though in their individual experiences each sees a somewhat different picture, from the person's own unique perspective. What follows are the observations of Mr. Miller.

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A.2: The Financial Aid Officer

As with many Federally supported programs, there reaches a point in the allocation and administration of student aid funds at which the government relinquishes direct control of funds and passes responsibility

to an agent in the private sector. In student aid that process occurs at the same point with each participating school -- when aid dollars are allocated directly to the institution. At that point the potential begins for individual approaches to the application of student financial aid.

Perhaps the most appropriate place, then, to begin any discussion of financial aid is with the individual Financial Aid Officer. This is the one person with the ultimate responsibility for all phases of a school's financial aid program. Whether they know it or not, the types and amounts of financial aid received by students on a given campus are an extension of the personality of the Aid Officer.

To say that there is diversity within the community of Financial Aid Directors would be grossly understating the point. In viewing the practices of, and conversing with, 25 Financial Aid Directors, it could legitimately be stated that there are 25 different types of Aid Directors. The differences between Directors covered all areas of their practices and personalities and were all, in some way, reflected in the policies of their respective financial aid offices.

The level of commitment of the Aid Officer is the most basic of these diversities. There are a remarkable number of reasons why someone decides to work in the field of student financial aid. We encountered various financial aid personnel with a variety of titles and duties, who would have answered "don't know" if they were asked why they had sought and accepted their current position. The particular person occupying a position in the financial aid office will, as often as not, have career ambitions which have had little or nothing to do with financial aid, students, or higher education. We encountered an aspiring computer systems manager who admitted plainly that he was looking for a job in private industry. He added that his current position, as Financial Aid Director at a medium-sized private college, wouldn't be so bad if he didn't have to have so much contact with students. This attitude cropped up again on the same campus when the Fiscal/Loan Officer complained bitterly about the thought of conducting exit interviews.

One finds that Financial Aid Directors were hired for a variety of reasons, as well as for any of many different job titles. With the growing size and administrative demands of financial aid (especially with expansion of Federal programs) some institutions felt that they would be better off hiring Directors on the basis of their managerial capabilities. These managers, who can be found at institutions of all shapes and sizes, typically have no experience in student financial assistance, and only rarely have worked in higher education.

In speaking with Financial Aid Officers one finds it common to hear references to the fact that the job they are now performing is markedly different than the one which was described to them when they were first hired. In some instances, usually at institutions of under 2,000 students, the person actually performing all the functions of a Director of Financial Aid (need analysis, packaging, report preparation, counseling students and parents, and office management) was actually an administrative assistant to the person with the title of "Director." In one notable case the person with the responsibilities of a financial aid officer was, in reality, a secretary earning under $8,500/year. So the official Directorship of student financial aid may be only a part-time position even in larger institutions, and its incumbent may also function as any combination of admissions officer, fiscal officer, college vice-president, registrar, coach, psychological counselor, or dean of student affairs. Imagine the difference in assistance to students when one compares such cases to institutions of comparable size where the full-time aid officer has a real interest in the field. In our own field experiences, such differences in staffing were linked, coincidentally or not, with differences between schools that were essentially preoccupied with the struggle to make ends meet, and schools where Aid Officers had succeeded, over the course of the past few years, in lobbying the college administration for continuing increases in institutional aid dollars, in order to offset the impact of lopsided loan burdens on students.

The hiring practices of institutions in the student assistance area are indicative of their attitudes towards financial aid in general. At

institutions -- notably larger public colleges and universities -- which are striving to increase access and opportunities in higher education, the Office of Student Financial Aid is viewed as an integral part of that mission. At the largest of these schools, a delicate balance was struck between the need to carry out this mission and the necessity to adhere to efficient and uniform practices (due to the millions of dollars which must pass through the financial aid office each semester). In such institutions, one finds a mixture of financial aid professionals, managers, accountants, counselors, and a smattering of computer and former support staff occupying the position of Director. The quality of the personnel at the upper echelon of the financial aid office is usually quite high. In fact, it is these positions which student financial aid professionals seem to most covet. One even finds a certain level of competition among these more advanced aid offices and officers. These are the institutions where Federal aid practices and procedures have been developed and learned through practical application. Advances in computer utilization, equitable packaging formulas, and information dissemination have all been experimented with at these schools.

At other types of institutions -- not necessarily the smaller ones -- the hiring practices of the administration may reach to the other end of the spectrum. In some schools which are having difficulties trying to operate in the black -- due to declining enrollment, increased competition from the public sector, or other reasons -- the office of financial aid may be among those areas at the institution which feel the impact of the budget crunch. Decreases in the departmental budget, a freeze on salaries, or a loss of computer access hours may all ultimately result from institutional fiscal problems. These cutbacks manifest themselves in the form of decreased services to students.

At those institutions which are concerned with their revenue, financial aid personnel may have been hired in order to help fulfill a school's goal for increased income. In these cases the Aid Officer may be a business expert with orders to maximize the amount of student assistance money available to be utilized by the college. This increase

in aid dollars can offset serious school cash-flow difficulties. The end result of this particular approach to aid may be an overabundance of loans undertaken by students at the recommendation of their Aid Officer. The Officer will recommend loans, distribute forms, and make preliminary arrangements at lending institutions to simplify as well as speed up the process of obtaining a loan. By having a large number of students enrolled in the Guaranteed Student Loan (GSL) or Federally Insured Student Loan (FISL) programs, the school is guaranteed payment of tuition, fees, and board (where applicable), since the school has first claim on financial aid monies awarded to the student. GSL's or FISL's are also beneficial to the college because they are simpler to administer (the bank shares in the paper work and processing), they usually cover all or most of tuition fee costs (ranging up to $2500 each), and there is no need for the institution to have to spend time trying to increase the level of its own funding (as compared to Campus-Based aid programs). Some institutions may make excessive use of these features of the Federal student assistance system, in effect covering operating costs through loan money secured by students and ultimately co-signed by taxpayers. In these cases, the student or family may view the institution as placing them at end of its list of priorities for student financial aid.

Aside from hiring practices, which can be seen as a major determinant of the student financial aid policy of a particular institution, there are other areas in which a school's administration can exert control over the Aid Office. The salaries of financial aid staff are determined bythe upper levels of a college or university's decision-makers. The setting of salary levels does not only affect the quality of the personnel hired; it also has great impact on the length of service of a particular person in the aid office. In answer to the two questions on Part I of the Institutional Questionnaire which inquired as to the problems which the Aid Officer had encountered in trying to hire and retain office personnel, an overwhelming number of responses concentrated on the low level of staff salaries.

There is also a direct relationship between the length of service of financial aid personnel and the quality of the student financial aid services which they provide. In cases where the Aid Officer had served for more than five years at the same school, one found a great deal of commitment on their part. They would often become active in NASFAA or their local association of professional student financial aid administrators. Others have become integral members of the local community, counseled students and trained guidance counselors at area high schools, or conducted workshops for other Aid Officers in their regions. The longer an Aid Officer can be induced to stay in one place, the greater the benefits to the institution, the students, and the community. This can in turn produce good public relations and a competitive advantage in local recruitment efforts for the school. However, not every school is willing to look at student financial aid as an area with such potential.

In at least half-a-dozen instances, situations were encountered where, despite little financial inducement, schools have managed to hire well-qualified, committed financial aid personnel. These personnel often find themselves involved in pitched battles with the school administration over their support of student financial aid services. Annually, the Financial Aid Officers must devote time to developing and defending their budget proposals. In addition the Aid Officers find that throughout the academic year they must struggle to obtain proper recognition from college or university officials.

A.3: The Financial Aid Office

The campus financial aid office and its personnel are the conveyers of all financial aid information as well as funds to students. Institutions must take the initiative to inform students about the availability of financial assistance. Should students choose to apply for financial aid, their eligibility will be determined largely through the practices of the financial aid office (these include validation,

development of budgets, and flexibility). When students are found to be "aid eligible" it is then the task of the Financial Aid Officer to package aid for them and to direct the distribution of actual funds.

The most striking fact in viewing the responsibilities of the campus financial aid office is that although each office has much the same duties, there are few which have a similar way of exercising these responsibilities. Of course there are variable factors involved when viewing the student financial aid system at the campus level. The size of the institution is the most obvious of these. There are no tried and true rules about the quality of financial aid services based on the relative size of the institution. One finds both well and poorly run systems at both large and small institutions. In the direct study of a number of schools, all with their own peculariarities, one can get a feel for the types of factors which play major roles in determining the practices of each. Staff size, expertise, department budgets, access to computer time, and the past practices of each institution all play a part in the financial aid office's development and implementation of financial aid policy. So do the major day-to-day operating objectives mandated to the office by local authorities. The aid policy of an individual institution can reflect any or all of three distinct goals: (1) to maximize the benefits to the individual college or university; (2) to ensure that Federal aid dollars are properly distributed to, and spent by, students; and (3) to maximize the benefits to the students whom the programs were designed to assist.

Many moderate-sized institutions have begun to shift their records and management procedures over to computer-based practices. In these cases, it was common to hear the Aid Officer complain about the low priority which is assigned to requests from the financial aid office for computer time. It was these institutions which had the most difficulty in gathering the data necessary to complete the statistical grids in Part I of the Institutional Questionnaire. With all their records maintained in hard copy, the only way that sophisticated breakdowns could be derived was to manually retrieve the requested information. In

schools with a thousand or more students, this is a gigantic task. Lack either of data processing itself or of access to available systems deprives the aid office of the flexibility needed to investigate more structured, innovative means of delivering financial aid to students. In similar-sized institutions which have easy access to computer capabilities, an Aid Officer may decide, for example, to run through two or three or more packaging concepts before deciding on the one which will best match this semester's aid recipients. In other cases computer terminals are employed to provide improved access to individual student aid files -- both for the staff and the student. The data processing capabilities of a computer system also can be put to good use in providing accurate information for local reports and projects, audits, or annual fiscal operation reports at a savings of time and cost.

Another area in which the relationship between the Aid Office and the college administration comes into play is the size, location, and physical quality of the financial aid office. In two notable cases where there seemed to be an above-average amount of tension between the college or university administration and the office, the general physical condition of the aid office was of serious concern. In one of these cases the financial aid office was situated in the basement of a rather ancient building in three very cramped rooms (one of which belonged to the Director and was decorated in what might be termed "early hot water plumbing"). There was virtually no waiting area for students and, most probably not coincidentally, very little student traffic in and out of the office. In the other case, the aid office was located in a house, attached to a day care center, in what the college referred to as "the off-campus area." A leaking roof and files kept in the bathroom added to the ambience of the working conditions. This particular office was so far out of the way for students to reach that the Financial Aid Director had just recently negotiated for space "on-campus" and, in fact, had to settle for more confining quarters in order to achieve that goal.

On the other side of the coin one can point to a slightly larger university which was in the habit of giving a good deal of support to its

financial aid program. At this school, the Director was proud of the fact that he had succeeded in obtaining a couch and "comfortable" chairs for the student waiting room. The financial aid office was conveniently located in the same building as the registration, bursar, and placement offices. These factors associated with the physical plant of the financial aid office play a very definite role in the delivery of services to students. It does not take an expert on labor practices to know that the more pleasant the working place, the better the morale of the worker. Having to worry about falling ceilings, staring at cracked plaster, or working in too hot or too cold surroundings does a good deal to distract one's mind from the work at hand. Similarly, it is not an inducement for students to seek out the aid office if it is located in a remote corner of the campus, or if the students expect to face an hour-long wait (or more) in a hallway or stairwell until they can spend a few moments with an aid advisor.

A.4: Student Applications for Aid

This leads to an area of financial aid services which is seriously neglected. The relationship between the office of student financial aid and the students on a particular campus is an integral part of the financial aid practices at that campus. The way in which these two parties interact can vary greatly from school to school. Ideally, students should feel free to contact their campus financial aid office whenever they have a question or problem. In turn, these students should have full confidence that the information or advice which they receive from the office is accurate, and timely, and in line with their own personal circumstances.

The student applicant for financial assistance enters into a very intimate relationship with the office of student financial aid. The information requested on the financial aid forms is very personal. Often dependent students will have to cajole their parents into providing the required data on income and assets. The parents and students alike have a right to expect that information on their private financial affairs be kept in the strictest confidence. In some communities, especially in

more rural settings, Financial Aid Officers commented that many families are reluctant to divulge the state of their current finances. They view the completion of the required aid forms as just another government intrusion into their private lives and many simply will not submit them. Those Financial Aid Officers who recognize and attempt to remedy this type of problem emphasize that, in order to lessen the fears of these people, they had to establish trust between them and the aid office. Through telephone conversations or personal visits (letters don't seem to effectively direct themselves towards this problem), the Aid Officer attempts to assure the family that the information being gathered will not be used for any purpose other than to allow the office to accurately assess the financial need of the student.

For example, consider a student whose parents have recently separated, thus altering the family's financial picture. Such students would do well to inform the aid office of this change in circumstance. Many financial aid offices have some reserve funds which they can apply to assist such cases. A student in such a predicament should not be reluctant to approach the Financial Aid Officer with the details. However, in all too many cases students chose to avoid this task. In some cases students may be unaware that potentially they could receive additional financial assistance. This could be because the institution has never informed students of that possibility, or due to the student's failure to research the problem. In other cases students may not feel comfortable discussing situations which may not even have been revealed to the family's friends or relatives. In smaller communities this may be a more pronounced problem. In order to alleviate this type of quandry, the Aid Officer must take positive steps to impress on the student or family that the office is run along the strictest lines of privacy and confidentiality. It cannot be emphasized too heavily that the burden of this establishment of a trusting relationship between students, their families, and the financial aid office is squarely on the shoulders of the institution. On the basis of this study, not all schools have succeeded in meeting this responsibility.

A.5: Student Budgets

The guidelines which surround the operation of Federal financial aid programs leave some very definite room for flexibility and change when they are interpreted and applied by an individual aid office. In examining the practices of the schools, and particularly in reviewing the files of student aid recipients, one continually finds evidence of this flexibility. The one certainty, no matter what the individual case under discussion, is that the type and amount of financial aid which students receive is greatly affected by the way in which the local financial aid office interprets the rules set before it.

One of the areas in which the governing authorities allow for (and, to a great extent, expect) variation is in the development of student budgets. At this point one cannot decipher any coherent pattern to account for the variations in approaches to arriving at student expense budgets. In most cases the most plausible explanation for how a particular budget was conceived seemed to rest with the attitude or perceptions of the Financial Aid Director on that campus. In institutions where Aid Directors were among those not particularly enamored with this line of work, the budgets would usually be best described as "mechanical" or "unimaginative." Using the basic guidelines drawn up by CSS, ACT, or BEOG, these Aid Officers arrive at anticipated student expense budgets which are in many cases unrealistic or not applicable to the realities of student situations. Thus, one encounters a school in a major Midwestern city where students are expected to find off-campus housing for a cost of $600 for the nine-month academic year. The financial needs of students at that particular institution were being calculated on the basis of expectations which simply did not recognize the realities of those students' costs. In this same instance students are allotted only minimal assistance for health care costs and personal expenses.

In other institutions, severe limitations were placed on the total level of any possible student budget. This was especially noticable in the treatment of independent students. Theories of how to calculate and

meet the needs of independent students range across the entire spectrum of possibilities. While some institutions subscribed to the theory that independent students should not be expected to be reimbursed for expenses which exceed those of their dependent counterparts, others take great pains to arrive at an accurate individual appraisal of the student's living expenses. One particular practice which recurred at several institutions is the refusal to consider the expenses incurred in caring for more than an arbitrary number of dependents. In most cases the institution chose the third child as the cut-off point. This can create special burdens on unwed, separated, widowed or divorced parents who choose to return to school to learn a new skill and find that they are being penalized for providing for more than the allowable number of dependents.

In examining the needs analysis information of independents, cases of young students from comfortable backgrounds who declare themselves independent so as to receive financial aid are fairly rare. The overwhelming number of independent students seemed to be legitimately financially independent. Many have taken off a year or more from their studies to save up for their college education, returning to school on very limited budgets. It was difficult to accurately estimate the number of letters which were found in the files of independent students which outlined the specific hardship of trying to support oneself while pursuing a college education. [Editor's note: research in progress by Macro Systems on the validity of BEOG applications suggests that about six percent of those claiming independent status should not do so. However, many observers think the propensity to misrepresent dependency status is rising, or is going to rise. The Organisation for Economic Co-Operation and Development's research on international trends in student financial aid suggests that a world-wide tendency is appearing toward the liberalization of the treatment of these "emancipation" issues, expressed in increased numbers of awards based on students', and not parents', incomes. See Maureen Woodhall, Review of Student Support Schemes in Selected OECD Countries: Paris, OECD, 1978.]

A.6: Aid Packaging

Once an institution has determined its policy on student budgets, but before it begins to create a packaging formula, it must determine its attitude toward "unmet need." A school may have an extremely progressive attitude toward the developing of student budgets -- allowing for all types of educational and support-related expenses -- but if it plans to meet only 50 percent of the student needs, the budgets are a charade. The level of unmet need which a particular institution will allow can be affected by a number of factors. When an institution establishes a definite level of unmet need, in effect it determines exactly how far it is willing or able to go in providing students with financial assistance. Some institutions set up a base level of unmet need which will apply to all. This can be applied as a fixed percentage of a student's total need or as a dollar figure which all students are expected to contribute no matter what their individual circumstances.

Schools which find themselves in fierce competition for entering students may offer entering freshmen substantially higher, more attractive aid packages. When these students reapply for assistance for their sophomore years, they may find that the level of their aid has been drastically reduced, or that the non-returnable, gift portions of their package have been replaced by self-help. Students are likely to view this as a "bait and switch" tactic. This practice is becoming increasingly popular, and, in turn, it is becoming an increasingly difficult trend to resist. [Editor's note: Aid Officers may defend an emphasis on the use of grant aid for freshmen on several grounds, however, including the desire to minimize work burdens in a student's first year, and the recognition that upperclassmen may be somewhat more likely to be good risks for loans, because they are more likely to graduate and realize the income benefits of postsecondary training.]

Institutions can offer students three basic methods of meeting educational costs that are not covered by financial aid. They can explain to the student that the resources of the institution are limited and the applicants are just going to have to exercise some responsibility

on their own. The next, and increasingly the most popular, option is to have the student apply for a guaranteed student loan (GSL). Since GSL's are not usually administered by the campus aid office, they may not be counted as part of the student's financial aid package. However, the banks must check on the enrollment status of the loan applicant, so colleges do have the opportunity to keep track of students who receive these funds. Many schools provide virtually no counseling to students who seek guaranteed loans although in some instances written literature is provided to students. For good or bad, GSL debt has become a way of life for students on almost every campus.

There is room to reduce student dependence on loans. At a few schools, institutional funds are being used to attempt such a reduction. More commonly, however, institutional financial assistance seems to be used for non-need-based allocations. For example, schools may use their college funds to raise the academic standards of the institution, awarding grants only to those achieving certain levels of scholarship. Other campuses may concentrate on bolstering their athletic programs or a particular department or college (e.g., schools with nursing programs may greatly favor nursing students in the award of institutional dollars), using college-sponsored scholarships as recruiting tools.

As noted, there are a small number of institutions which use their own dollars to increase access to higher education. One school in particular, a prestigious private university, was very keen on reaching out into some of the more rural areas of the state in which it was located. To offset higher tuition costs, the institution, under the direction of its President, has dipped deeper and deeper into its operating funds to provide additional financial aid dollars in order to reduce the total unmet need on campus. The President of this university has some rather interesting observations on his role in the student financial aid process. He expressed some degree of relief at the progress being made towards aiding the student from a "middle-class" household. If programs aimed at assisting the middle class with the use of state and Federal funds were to become a reality, he said, then he

would be free to concentrate the university's financial assistance efforts on the students with the greatest financial needs. He felt that he could not shirk the responsibility which he felt towards helping middle-class students attend his university, yet he was fully aware that the dollars he was awarding these students meant that less money would be available to help poorer students.

The bottom line of the entire process of financial aid is the aid "package" ultimately developed for the individual student. That aid package is the product of many inputs from different sources: the Congress, state legislatures, private scholarship services, and Financial Aid Officers. One additional factor which will determine the shape of a college's student financial aid packages is the total level of Campus-Based Federal aid funds which a school will be allowed to allocate. Every aid office encountered in the field work gave great weight to the college's award levels for Supplemental Educational Opportunity Grants (SEOG), College Work Study (CWS), and to a lesser degree National Direct Student Loans (NDSL) in developing a particular year's packaging formula.

Quite a few Aid Officers noted the relationship between these award levels and the past history of aid practices of a school. At a few institutions we encountered situations where the current Director was in the process of trying to turn around a financial aid office which had been left in disarray by mismanagement and/or lack of interest on the part of the previous Aid Officer. These Directors indicated that they felt limited in their ability to revamp a school's aid policy. Since a school's award levels for Campus-Based programs are based generally on the levels which the school maintained in the past, it could take a number of years before an institution whose award levels have been steadily declining to reverse that trend. In other instances, some Aid Officers are faced with the "problem" of having award levels which are too high for their needs. These institutions scrape and dig for eligible students which can receive these funds. In no case did we find schools which were concerned about excesses in the SEOG funds. In the case of

CWS, we encountered aid offices with unmanageably large, as well as others with pitifully small, amounts of CWS funds to distribute to their students.

Some institutions become entrenched at the same award levels simply because the aid staff is too limited to devote the time and muster the necessary expertise to complete the additional application information for the Office of Education which might make the school eligible for increased funding. There are institutions which go out of their way to guarantee that they are receiving their maximum student aid entitlement. For example, one large university system designates specific staff to complete all additional information on the USOE long forms and Part "B's" each year, to determine whether that institution can receive increased funding, even though for the past three years this university has then concluded that its funding would not be positively affected by providing the additional data.

Depending on the size of the institution in question, there are several ways in which schools can chose to put together student aid packages. In institutions of more than 12,000 students, there seems to be no practical way to prepare packages individually for students. These largest schools are now pretty much reliant on computer-based packaging processes. Institutions of slightly smaller size (approximately 5,000 - 12,000 students) must also rely on a standard packaging model for all students. Not all of these schools use computers as their packaging mode; rather, they tend to act within a fairly rigid set of written guidelines. At institutions of still smaller size one finds increasing flexibility within the packaging framework. The smallest schools may reveal no pattern to their aid packages at all. In order to convey the degree of variance within the packaging area, two specific examples of institutions in each of the three size categories outlined above will be presented.

Starting with the largest institutions, we have the examples of two public universities in the Midwest, "Under U." and "Over U." At "Under U." the Aid Director relies almost exclusively on computer technology,

not only in packaging but in almost all areas of student financial aid. The Director has full faith in his chosen packaging mode, one which he has developed over the course of the past two years. Due to the low tuition costs for in-state students, the level of unmet need for state residents has been kept to a minimum. On the surface one would expect that financial aid needs are well met.

The problems at "Under U." arise in the cases of students with special needs or circumstances. Because of the Aid Officer's faith in the computer system, he allocates almost every dime of student financial aid funds in his computer packaging run. This means that there are virtually no monies left over which may be allocated to students at the discretion of the financial aid office (due to illness, change in family condition, or any other unprogrammed possibility). The only option open to such students are the "Under U." short term loan programs or a GSL -- neither of which may be a desirable alternative in a time of financial hardship. Additionally, students who wish to appeal, or who have questions about their aid packages to be answered, may find themselves frustrated. At "Under U." the reception area for the financial aid office is a counter area staffed by clerical personnel on the ground floor of the building. Only students with prior appointments may climb the five floors to the main aid office, and then only if they can wait out the two or three weeks until their appointment can be scheduled.

At "Over U." the packaging process is quite different. The university does use some computer-based packaging methods, but has built in areas where discretion may be applied. Before packaging is begun, every needs analysis form is examined by the financial aid office. Students who indicate special conditions or circumstances are contacted directly, either to further explain the specific case or to provide additional documentation. The "Over U." computer is used to process the needs analysis information of the applicants and, by taking into account the amount of available aid dollars, to develop a starting point for packaging students. This will provide a base figure of self-help support, including the total family contribution which students will be

expected to supply. In addition to the Federal CWS Program, "Over U." has a work-study program of its own, so this self-help figure is, in most cases, almost entirely a work, rather than a loan, component.

The aid director at "Over U." also saves some SEOG and work-study funds as a reserve for students whose aid packages need adjustment. Students are encouraged to contact the aid office in case of a change in their circumstances, especially if they feel they may warrant an adjustment in their aid package for the academic terms following the initial award. "Over U.'s" aid counselors are basically available on an appointment basis. However there is at least one counselor available each day to handle those students who need immediate attention. The school has found that by attempting to foresee the problems of individual students, the financial aid office can be relieved of some of the disruptions caused by massive adjustments or student complaints. "Over U." has also taken to lifting some of the shroud of mystery from financial aid programs by allowing students to view their need analysis records, to better explain how the office arrived at a particular aid package. This is a practice which some institutions would regard as reckless, uncalled for, or unnecessary.

Our entries in the category of mid-sized institutions are Floodwater University, a public university in the Northeast, and Snowshoe University, a Midwestern public university of comparable size. At Snowshoe University one consistently found that extraneous factors in the student profile had effects on the student aid packages. One such factor was the academic record of students. At Snowshoe all students were packaged by hand by financial aid personnel. At this school (and at other institutions of various sizes), students with superior academic records were given priority treatment in the allocation of aid money. Although they could not qualify for Federal or State aid by virtue of their academic records alone, still these students did reap some benefits. When attempting to decide what the shape of the packages of students who have similar need, but who are competing for limited funds,

a decision on the type of aid to be awarded may be based on academic records. Students with better grades may find more SEOG in their packages, rather than the NDSL components of other student packages.

Snowshoe University would have a very difficult time attempting to adhere to a rigid computer packaging system and still take account of the amount of individual factors which it does. Due to its location, Snowshoe attracts a large number of out-of-state students. While college officials have been attempting to lobby state legislators to charge these temporary area residents out-of-state tuition rates, the aid office has had the burden of assisting these students. The Financial Aid Director has also placed these students in a priority position for non-returnable aid and/or work-study. The Director is trying to limit the loan burden on these students who, he indicates, will most probably have to turn to the GSL program in order to meet their out-of-state tuition bills.

At Floodwater University, the Aid Director has opted to package through the use of the campus computer center. Although the Director at Floodwater exhibited more compassion for the special financial problems which students may encounter than his counterpart at Under U., he still left little in the way of reserved funds, and could only provide these students with exceptional situations with the directions to the nearest bank.

For some reason -- probably not the fault of the Financial Aid Director -- the SEOG and CWS funds assigned to Floodwater seemed woefully inadequate. The amount of loans awarded to, or obtained by, students seemed to be considerably higher than their needs would indicate. Floodwater may be a case where the aid office gave an impression of being sensitive to variations in the needs and circumstances of students, but where in reality its practice was rather inflexible. For example, the reception area was usually staffed by an aid professional, rather than a clerical person as in most student financial aid offices. But, when it came down to actually providing additional monetary assistance, the office may not have been able to accomplish very much.

Last are Typical Bible College (TBC), a small but well endowed private college in the Midwest, and publicly supported Average Voc-Tech College (AV Tech). While packages at these two schools were markedly similar in nature, their effects on the recipients were entirely different. Both schools were populated by students with rather high total budgets. At Typical Bible, the budgets were inflated due to the spiraling costs of tuition, fees, room and board -- the institutional costs. AV Tech was populated by a large percentage of independent students, many from non-traditional background including an unusually high number of single parents. This raised the level of their budgets.

Due to the nature and size of these schools, both institutions functioned with "fully manual" aid offices. Students at Typical Bible were recipients of a large amount of NDSL monies, since the school's NDSL fund was virtually overflowing due to the high rate of repayment among previous borrowers (which the Loan Officer attributed to the code of responsibility which TBC instills in its students). Due to its size, its CWS budget was not enough to cover all of the students who sought on-campus employment. Thus packages at Typical Bible were top-heavy in loan dollars, which was the best way which the Financial Aid Director could devise for these middle-class families to lessen the impact of the college's educational costs. At the same time, students at TBC are relatively unlikely to seek additional loan funds through guaranteed loans. For the most part, these students left college with no more than $3,000 or $4,000 in outstanding loan obligations (as contrasted to "Beaver Dam College," a third private institution of similar size, which assigned GSL's up to the student's allowable maximum as a general rule).

As noted, the aid packages received by students at Average Vocational-Technical College were markedly similar to those at Typical Bible College, although the circumstances of the school and the students were quite dissimilar. AV Tech students were being saddled with a loan burden similar to that of the students at TBC. Students at AV Tech were acquiring their debt, for the most part, through the GSL program, but since most students attended for 18 months to two years, the amount of

debt which they could accrue was limited. These students used the loan monies to support themselves and/or their dependents, rather than for making payments to the institution, as in TBC's case.

There is a considerable difference between the impact of these aid packages on students at each of these two colleges. At TBC, students graduate after four years with a Baccalaurete degree, and a chance to pursue a career. Those students also have the hope of some support from their families in attempting to make the transition to the "real world." AV Tech students, if they should graduate, leave school with a skill which they must attempt to market in an area of chronically high unemployment. They may also have the imperative of feeding, clothing, and housing their dependents. In many cases they are simply unable to handle the requirements of repayment. To some degree it may be realistic to expect the graduates of TBC to assume a loan repayment schedule nine months after their graduation. For students at AV Tech, that prospect does not coincide in any way with the realities of their circumstance.

A.7: Counseling and Student Loans

In seeking to right the wrongs of Federal student loan programs, both the government and the media (from local newspapers to "60 Minutes") have affixed the blame for problems, principally defaults, squarely on the shoulders of the student loan recipients. As one delves deeper into the matter it becomes obvious that there is a more complex structure to this situation; there are other parties which have contributed to the problem which lead to defaults on student financial aid loan payments.

Discussions with Financial Aid Officers, Loan Officers, Fiscal Officers, and college Presidents revealed that the perception of the problems surrounding the student loan program can vary greatly. The one thing all parties agreed upon is that the average person in the country who had obtained information regarding loan defaults from the media was likely to be misinformed. There is a concern in higher education that the concept of student loans may be "run out of town by the media without a fair trial." It seems certain that without any student loan programs

at all, many students could never hope to attend a college, university or technical school. There seem are also quite a few institutions which would be hard-pressed to survive without the availability of student loan dollars to pay their tuition and fees.

As student financial assistance programs in the United States have increased in volume over the past years, so has the complexity of these programs. As it has sought to improve the nature and impact of these programs, the government also has been faced with the task of keeping these programs funded at levels which keep pace with the inflationary pressures on college costs. In this same era, legislators are under increasing pressure to cut spending, while middle-class families argue that they are being squeezed out of higher education opportunities. As a result, Congress has opted to emphasize student loan programs as a ready solution. By its most recent actions, entirely lifting the income limitations for a student to qualify for a federally insured or guaranteed loan, the Federal government has placed further stress on the availability of student loans as a way to provide access to higher education.

One of the factors which may contribute greatly to the high rates of student loan defaults is the students' perception of the loans they receive. The preponderance of student loans and their integration within the financial aid structure has given student consumers, and some Financial Aid Officers as well, the notion that loans are a form of "aid" -- that is, not unlike grants or scholarships. The reality of the situation is that loans are an entirely different form of assistance, no different than a car loan, mortgage or credit card charge in repayment responsibilities and the consequences of non-payment. Unfortunately for all too many borrowers, the student is caught up in the general acceptance of debt accumulation to which society has become so accustomed. In all too many instances the student does not become fully cognizant of the responsibilities and consequences of debt accumulation until the time for repayment has arrived.

As with other areas of student financial aid there is a great deal of variance in the ways that loans are allocated to students; the way in which the institution distributes loan dollars can greatly affect the possibility that students eventually will honor their responsibilities to repay the loans. Because of the practices employed (or not employed) by institutions, students may find that after four years of schooling they have been rewarded with a diploma, a few words of advice, and a financial burden they never bargained for. At many institutions (nearly half of the 25 schools our team visited) students exhibited some degree of confusion as to exactly what type of financial aid they had received. In these cases the campus financial aid office had made little effort to provide this information to students.

Institutions which distributed financial aid dollars through some sort of "student account" system were particularly prone to under-inform students. In such schools students may not "see" their financial aid dollars. They are informed by the business office that their tuition or room and board has been paid, or that they owe only a portion of their total costs, and that is the end of the process. At some point prior to this, the student will have been called in to sign a piece of paper or two, at which time they may have been subjected to a short -- perhaps very short -- discourse on the nature of their financial aid package and possibly on the specifics of the loan portions of that package. Frequently students are handed a few pieces of paper with many lines of fine print and are then sent off.

Even in cases where institutions provide some degree of counseling to students it still may not be enough. A seventeen year-old college freshman may have based a decision on where to attend school on how much financial assistance was promised. Away from home for the first time and on their own, what are the odds that students will sacrifice all that lies ahead because of the fear that five years from now a payment schedule will have to be met? And after all, won't Mom and Dad be able to pick up that tab just like all of the others up to now? It is not at

all beyond the realm of possibilities that an entering student may have no conception of what in the world a loan is, or what society and the law demand from a borrower.

Those schools which are concerned with the maximization of their tuition revenues may be reluctant to counsel students to balance their need for education against their need to avoid too much dependence on loan assistance, when those loan dollars are to be translated into black ink on the college's account ledger. Certainly there is little incentive for the insititution to hire extra personnel or pay overtime hours to provide this service. Schools which do provide some counseling before a student's signature is affixed to a loan may not supply the extensive overview which a person seeking to borrow from a private source will receive. If any counseling is done by the institution it is usually primarily oriented toward the NDSL program. For students to receive counseling on guaranteed loans, they may have to rely on private sources. Banks or other lenders may not have much incentive to provide extensive counseling when payment is guaranteed by the Federal or state government.

Institutions seem to save their counseling responsibilities for the end of a student's academic career. Motivated by the pressure of Federal regulations and the desire to collect the NDSL funds that have been awarded, institutions are sure to conduct exit interviews with student loan recipients. In the majority of cases, the exit interview is the time when students become aware of the full impact of their loan indebtedness. Thus, these exit interviews can be a valuable experience for the student. At schools where individual exit interviews are conducted, students will have their personal situations explained, which may include discussions of various options for repayment plans which some schools offer, and, in rare cases, an overview of personal budgeting techniques which the graduating student may employ to ease the pressures of meeting loan payments.

Unfortunately for the bulk of student loan recipients, and in turn for the institutions, the growing trend is to conduct group exit interviews. The group sessions cannot approach the effectiveness of individual interviews. In a group situation, students are expected to rely heavily on written materials for the answers to questions. There is much less likelihood that personal problems of students will be raised, much less dealt with, in a group interview. From the institution's perspective, there is less chance of spotting students who may have initial difficulties in repayment. If these types of cases can be identified before billing is begun, the school will have the opportunity to make special arrangements and possibly save itself time, energy, and the expense of turning accounts over to a collection agency.

In short, there is no substitute for a continuous program of counseling for student borrowers. The problems dealt with above have applied mostly to students who go on to finish their college careers. One can multiply the problems, frustrations, confusions, and burdens discussed above when considering the cases of students who choose, or are forced, to withdraw from college prior to graduation or to take a leave of absence. These students' repayment potential is severely limited. There are a great many identifiable social, personal, and economic factors and realities which may place a student borrower in a position where repayment is impossible despite good intentions and personal recognition of one's repayment responsibility. For the institution to assess its potential for return of the monies it lends, it must work to minimize and recognize these realities.

If Congress choses to continue the same basic structure for granting student loans, then it ought to recognize the fallability of the system. The lawmakers and regulation writers can choose to accept high rates of default as a price which must be paid for lending money to students, or they can work to better the counseling and screening of perspective borrowers. This will not eliminate the problem of default, but it may bring it down to a manageable level.

Another option is for the loan programs to be restructured in some way. One possibility might be to treat repayment in a more individual manner. As current systems stand, some portion of loan funds will never be repaid, and will become, in effect, grants to students. To meet this reality, perhaps repayment terms could be made still more flexible and tailored to the individual circumstance of the borrowers. In severe cases of unfortunate circumstances or situations where there seems to be no reasonable expectation of repayment, there may be a need to more realistically write off all or a portion of the loan. Basically, the point is that the allocation of loan monies should not be done lightly. It is a process which may have great impact on the future of the borrowers and is an area which demands individual attention. This more circumspect approach is the only one that will be fair to students, the schools, and the public.

ATTACHMENT B

THE IMPRESSIONS OF A FIELD INTERVIEWER: A FINANCIAL AID PROFESSIONAL LOOKS AT STUDENT ASSISTANCE SYSTEMS

By John Cobb

Mr. Scott Miller was not the only Senior Interviewer in this project who chose to write about his experiences. Mr. John Cobb is an experienced financial aid administrator and consultant who, like Mr. Miller, visited some 25 institutions during the course of the research. In three cases, Mr. Cobb performed all tasks at the sites himself, making him the only participant in the work who had the experience of personally inspecting every piece of raw material generated by a site visit, including all institutional data, all interviews with officials, the student interviews, and the materials obtained from student folders. Some of his observations, below, are based on this ability to relate comments from the interviews with specific features of student files extracted for the Record Review Forms. His findings, of course, are impressionistic; even so, they are highly suggestive of hypotheses that can be tested and refined in the more quantitative work to come.

When the field work for this project was completed, we invited Mr. Cobb to draw on both his own general experience in financial aid, which is considerable, and the specific experiences of participation in this research, to pass on any understandings or intelligence that he, as a financial aid professional, might feel that a research team dealing with these issues ought to have. His responses compliment and reinforce many of the points made by Mr. Miller, above; in some cases he presents alternative ways of looking at issues of financial aid. His views are strongly felt and his words are often blunt. Here is what he had to say.

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B.1. The Financial Aid Officer: Who Determines the Qualifications?

The number one issue in financial aid is what kind of person should direct the massive influx of dollars (Federal, state, local, private) into the financial aid office and to the needs of students. Currently, institutions hire Aid Directors either through a senior executive on campus or through a committee system. Almost all advertisements for vacancies list one qualification -- experience. Some also list knowledge

of computer systems and/or counseling. As a result, the typical person hired has credentials such as Assistant Director or Director of a previous, similar shop. Eventually, the same school will advertise again within three years (the national average) for another Director.

Usually the senior executive on campus is the Dean of Students or a Vice President. Usually, neither have any day-to-day experience in financial aid, and relevant questions of candidates are not asked. Often a candidate is picked by the senior executive because of race, sex, or national origin. Sometimes, the position is filled with a defrocked member of academia or a former coach.

The committee system of hiring isn't any better. Rarely is there a committee member that has any real experience in aid. Usually members of committees are students, housing personnel, admissions counselors, business office people, and guidance counselors. All these people have expertise in their area, but not in financial aid. Their selections are usually based on preferences for someone they will enjoy working with (personality), someone they can dominate, or someone with the same point of view on some local issue. As a result, any selection of a proficient individual in financial aid is likely to depend on luck.

The authority of institutions to hire their personnel is closely guarded and any thought of outside agencies hiring or approving of personnel is strongly countered by all the resources available on campus. As a result, a lot of very poor Financial Aid Officers are currently working. Many cannot comprehend efficient use of resources available to students, or the use of rules and regulations in everyday activities. Previously, the National Association of Student Financial Aid Administrators (NASFAA) raised this issue (at its 74-75 Denver Conference) -- the certification of Financial Aid Officers -- but it got nowhere. In some areas state associations volunteered to take it upon themselves to certify Financial Aid Officers, but their parent organizations shot that down.

The only alternative to this dilemma is for Federal certification or civil service certification. If an individual wants to be an Aid Director who is empowered to handle Federal money, they should be required to submit to a thorough review of their experience and qualifications in order to be certified as to their level of ability. Examinations could be required. Only strong pressures like this will resolve the current critical need for qualified Financial Aid Officers.

B.2: The Status and Operation of Financial Aid Offices

The status of financial assistance offices is a most critical factor in their operations and morale. Traditionally, academic minds have the run of campuses. Their view of aid operations may imply a vision of staff clerks who only call for attention and who can be replaced by anyone. The job is seen as most pedestrian and of little substance. College senior officials in agreement with such schools of thought will be uncompromising obstacles to the efficiency and effectiveness of the aid operation. In the institutions I visited, all too many senior officials had little or no knowledge of financial aid; even more remarkable, often they did not know that a third to half of their students were dependent on the assistance provided by the Financial Aid Office.

The tendency of the institutions is to emphasize showcase areas of a campus, such as executive offices, auditoriums, student centers, and athletic facilities, while restricting the aid office to cramped, understaffed, under-supplied offices in basements. Operations are commonly conducted with serious deprivations of facilities and personnel.

Salaries are similarly treated. The general view is that the Aid Director does not meet VIP's and can do his work anywhere. Top salaries tend to go to those with political power or academic followings. Without exception, every Aid Officer I met complained about salaries, and many complained that other departments on their campus were obtaining "outrageous" (high) salaries for no work performed.

Staffing presents the same problems. Since financial aid took off in the late sixties, aid offices in many schools have been hampered by lack of help. With the advent of the Basic Grant program (BEOG), additional hours are now needed every day to permit a minimal response to required activities.

The most tedious task of any financial aid office is record keeping. Most records -- student files -- inspected during the course of this project seemed disorganized and not conducive to effective use. Frequently in my work I witness very shoddy record-keeping, to the extent that one must wonder if the data reported to USOE consists of anything other than wild guesses. Several times in the past, records were the subject of regional DHEW attention and direction. However, at no time have there been strict rules. Guidance has tended to consist of suggestions and requests.

It is essential to keep year-to-year totals of awards. At a glance, the student should know what has been received in loans and the number of semesters remaining in grant eligibility. More often than not, neither of these pieces of information is easily available at the aid office. This may account for the fact that, on several occasions, my record reviews showed SEOG or BEOG awards in excess of eight semesters on several occasions.

To keep the records current and properly organized takes a great deal of work. It would be helpful for a national effort to be made to improve the standardization of student folders. A format is needed to provide a brief worksheet that details all of the basic data in one document, including a record of previous awards. (See Appendix E for an example of such a summary document used at one of the schools in this study.)

The use of computers for records is growing, but is still not commonplace. To run an effective operation of any size, the computers are badly needed. Typically we have found that business offices, registrars, and admissions offices may all have access to computer

services and time while financial aid does not. Even work-study payrolls may be kept by machine while actual aid computations must be done manually for several thousand students.

A major factor contributing to a lack of sympathy for financial aid operations on campuses is the fact that few, if any, Aid Directors advance their positions. Also, there are built-in conflicts with institutional Comptrollers, whose power is well-known. Often the number one force engaged in internal fights with aid offices is the school's fiscal/business operation. Typically, Comptrollers dislike the complications and requirements imposed by student financial aid -- the need to shift funds among accounts, to revise accounts due to problems like over-awarding, to hold funds in non-interest-bearing accounts, to deal with loan collections. All these matters encourage Comptrollers to have little regard and no sympathy for Aid Officers.

B.3: Applying for Financial Aid

There are two basic reasons for application deadlines: to stagger the work load and to give priority to early applicants when funds are limited. The flow of applications from students is heaviest during late Spring and Summer. By setting a March or April deadline, the Financial Aid Officer can reduce the seasonal impact of the work load so that it becomes more feasible to prepare the reports and disbursements that must be completed at the beginning of the new academic year.

When awards are made using an early deadline, priorities will be given to major-need students and to specific requests (for SEOG, a CWS job, no loans, and so on). Unfortunately, the neediest applicants tend to file late. At this point funds may be exhausted. This may explain why, while working with student records, I found myself noticing SEOG recipients with family incomes of $20,000 to $30,000, and others with a zero contribution and no SEOG, because of the late application. Unless Aid Officers restrict SEOG grants to those with no (zero) available family contribution, the funds will tend not to go to the maximum need students. This is a commonly accepted premise in the aid community.

Some Financial Aid Officers may try to hold back these funds by limiting grant awards up to some fraction, say two-thirds, of need, awarding the balance in self-help.

The reason a student will apply early is their motivation and/or assistance from third parties. Too often, low income people wait until the last minute; further, it appears that in general they do not receive needed assistance from the third parties. Sometimes help can be provided, at least to get a student registered, by advancing a loan and paying this back during the term with work-study.

Applications for the Basic Grant program present special problems. The rejection rate for BEOG--that is, the refusal to process a Basic Grant application because it does not contain adequate documentation--is very high (nearly 15 percent of all applicants in 1978-79). Further, this rate rises dramatically for the lowest-income applicants. The reasons for this vary; the effects are severe.

Frequently students submit an application to the institution's processing agency, designating that BEOG is to receive a copy, and the result is that the College Scholarship Service (CSS) or the American College Testing Program (ACT) manages to provide an evaluation for the school, but a rejection message is sent to the student by BEOG. Clearly, standards for processing applications are inconsistent. The Basic Grant system is the most stringent; any combination of assertions adding up to a statement of zero or negative net total income may generate a rejection even if accurate information has been submitted, because the system requires an explicit acknowledgement to verify such claims. It is not unusual for an applicant to have several rejections despite the submission of valid data.

The consequences of these rejections are serious. Many times the school year begins with no BEOG awards for the most needy students. Without these grants, the school may be unable to make up the assistance needed to enroll an applicant. Time and again in this project, Aid Officers have called attention to this type of problem.

Validation at the data submitted on BEOG applications has also resulted in problems for students. Too often families sampled for validation, especially the most disadvantaged ones, cannot comprehend the impersonal nature of the request; they may fear to respond to such a demand for information from a powerful government agency. Those who have worked on this project know of specific cases where the validation process has literally driven students out of school -- students whose cases presented only technical difficulties, at worst. The system should not be this harsh.

Also, validation has created a massive work load for financial aid offices. The process and its requirements tie up time more than any other single program element. What really makes the situation difficult is that often the Financial Aid Officer cannot obtain coherent replies from BEOG to indicate how reports can be corrected to satisfy the program. In many schools, more work is done by aid personnel on BEOG than on any other program -- contrary to the expectations of all parties when the Basic Grant program was started.

B.4: Student Budgets

The area of budgets is where the professional Aid Officer finds that there is the greatest degree of "play" and room for maneuver. Budgets ought to be the basic direct cost, plus the exact room and board of residents or projected estimated costs of off-campus housing, plus allowances for students residing with parents. One may use the BEOG, CSS, or ACT approaches or individually make up a budget. Budgets for married or independent students are wide open for maneuver.

If one has surpluses of funds, then exceptional expenses can be allowed, and high budgets (for example, for married students) can be fully funded. Although it is not common, institutions with enough funds have awarded couples $1,600 BEOG's (each), $1,250 SEOG's (each), $1,000 NDSL's (each), and $1,600 CWS (each), for a total of $10,900 plus some outside aid. More commonly, however, surpluses are not available. In the event of low funding the independent student would be the first to be cut back.

Outside of direct costs of education, what should the Financial Aid Officer allow for the maintenance of commuters? Many different methods are applied. Some schools actually use the same budget for commuters as for residents! My own philosophy has been to keep these budgets low and in plentiful years -- those with many aid dollars -- give the commuter allowance but pay them with loans. In any event, the real need of a commuter (assuming they are a dependent) is small unless transportation costs exceed the norm. Thus, another area exists to play with need and dollars.

Some budgets are imposed on the Financial Aid Officer with no room for change, such as those used to derive Basic Grants for residents, off-campus students, and married or independent applicants. The BEOG budget for commuters and independents is too liberal. One sees rather grotesque situations in vocational schools where tuition is $25 to $75 per year, and students are getting a $700-$800 Basic Grant.

An Financial Aid Officer cannot discuss BEOG budgets without noting the implications of requiring exact costs of education. The Basic Grant system calls for individual calculation of the cost of tuition and fees, room and board, etc. Often the norm or average figure used to estimate these expenses is unacceptable for the BEOG computation. So the aid officer must hand-check the exact fee cost of each student, for all these expenses. At the bigger institutions, this may be an unbelievably time-consuming task.

B.5: Packaging: The Maze of Aid Programs

Currently there exists a multitude of federal student assistance programs: BEOG, SEOG initial grants, SEOG renewal grants, nursing scholarships and loans, Law Enforcement Assistance Program (LEAP) grants and loans, CWS, NDSL, Federal Insured State Loans (FISL), Federal agriculture and relief loans, vocational rehabilitation, Bureau of Indian Affairs (BIA) grants, and others. All are designed by the government to meet the needs of students, need being defined as the cost of education

less a real contribution from the student or the student's family. The scale of these programs varies greatly, from the billion-dollar BEOG and FISL to the next-to-nothing health profession scholarships and loans.

The trend is to emphasize BEOG and FISL while continuing CWS on some level. On the whole, I do not believe that there has been any significant real increase in total Federal student aid funding for schools and universities during the last six years (that is, since the advent of BEOG). The increases in absolute dollars have been soaked up by inflation and the many new schools and programs eligible for participation in Basic Grants and guaranteed student loans. Another result of the multiplicity of programs has been to detract from the overall effectiveness of the direction of aid in general, and to generate a massive outpouring of regulations and rules to direct the work of financial aid officers. (See Section 4.8, "The Aid Officer and Washington," below.)

The maze of grant programs should be combined into one grant program. The very existence of BEOG at a full-funded level makes the need for SEOG questionable. If SEOG was combined with BEOG and use of these funds for summer schooling was permitted -- this is presently allowed for SEOG but not for BEOG -- there would be better performance from Aid Officers and more effective utilization of funds for students would be brought about. Similar decisions for the health profession, LEAP, and other programs may be made as well. It is most disruptive to have so many different standards for so many different programs that are designed to meet the same purpose.

B.6: Packaging: The Need for Loan Money

The FISL program is most unsound. In many states students are unable to obtain these loans, despite the fact that the interest subsidy that the government pays on FISL's is larger than the total contribution to NDSL in any year of that program's operations. Banks are discouraged from using the program because of the low level of interest, the lack of credit credentials of applicants, and losses of income due to defaults.

When a student defaults, the bank puts in a claim to the government, but the time element involved to return funds from the government to the bank usually results in further losses, of interest if not principal.

While the banks hesitate to get into FISL's, the institutions do not have available NDSL funds to cover the needs. Before the emphasis on guaranteed student loans, colleges received more adequate NDSL funds. The use of default rates to withdraw NDSL dollars from schools is most unwarranted. Only God knows what will result from the current furor over defaults. Possible a further reduction of NDSL is in the making. If so, this will severely penalize those institutions without local banks using FISL's.

The state programs may not do much better. States find that making efforts to collect defaulted loans can be politically dangerous, and they may not make much of an effort to do so.

Some decision to get loan dollars to schools has to be made. Due to poor collection receipts in the past, most institutions are not self-sufficient. Either the government will have to issue FISL's or re-emphasize NDSL.

B.7: Packaging: Pre-Designated Expenditures

Often before an aid officer sits down to make awards, he has to set aside a stipulated portion of money to be given to specified types of applicants -- honor students, athletes, particular entrants designated by the admissions office, etc. There are institutions in this nation where the president tells the Aid Officer, "Keep $10,000 in SEOG for new athletics," or "We want to attract honor students with SEOG," or "We want to meet Title IX with SEOG." In some areas such practices are commonplace.

During 1977-78 I was a member of a group that surveyed three athletic conferences to view their aid practices. Abuses were widespread, including the use of Federal funds to assist athletics. I know of one school limited to 55 athletic scholarships annually, which regularly

fields football squads of 120 men and produces winners year after year, sending the coaches onward and upward. The use of Federal money, along with institutional grants, to attract top students is also common. At some institutions, grades are checked, and those with less than a 3.0 or 2.5 lose their SEOG.

College Work-Study is another abused program for both types of students. The athletes receive the funds while practicing; their "assignments" are with the athletic department. Honor students are hired as graders and faculty supervisors may approve large numbers of hours when students are not working. Others may be assigned and paid as dorm counselors, receiving salaries for being on call.

Often the students designated by Title IX are not needy. Justification for their awards may be made through questionable additional expenses in budgets, or, better yet, a hand-calculated need form with no Basic Grant application. Such practices explain why some students may submit aid forms to two similar schools with identical costs, and at one be rejected on the grounds of no need, while at the other they obtain full aid.

B.8: The Aid Officer and Washington

The first contacts a Financial Aid Officer will have with the Federal government are the workshops staged several times a year for training and technical assistance on FISAP/OP reports, BEOG procedures, and sometimes NDSL collections. The FISAP/OP workshops are fairly good; questions raised in these sessions are answered, and interpretations of the regulations can be provided. However, the BEOG workshops have been a disaster. The process has been to send agency people out into the field, or to have these same agency staff train institutional Financial Aid Officers to deliver the training to others. The agency people have not had much success in dealing with questions on BEOG concerning validation, rejection messages, allotment of funds to schools, and the possible responses to individually unique cases.

Official regulations have been dumped en masse on FAO's. Documents from USOE appear frequently, labeled "temporary," "interim," "interim temporary," "interim permanent," "permanent," and "unmarked." This flow of new regulation began in late 1977. Although prior to this date Financial Aid Officers knew that revised guidance was in the works, few expected the massive deluge that actually appeared or the unorganized manner in which the documents arrived. The result has been confusion and uncertainty for aid administrators.

Along with this development, there has been a shift away from USOE regional offices to Washington as the first port of call for questions. Dependence on Washington has not been very helpful. Often two people will give different and conflicting responses to the same inquiry. It is particularly difficult to obtain cogent responses to problems in writing. Usually a directory of telephone numbers is given to Financial Aid Officers for them to use in resolving problems; complaints about this system have been frequent in the field work for this project. When the Financial Aid Officer calls the BEOG operation in Washington, the chances are that no resolution of the problem will result. In fact, the practice of many schools is to consult each other as it is their experience that they cannot get help from Washington. This is seen as commonplace even with the simplest inquiries. For example, when an Financial Aid Officer asks for an institutional letter of eligibility, the stock reply is "soon," but in practice the reality is "late, and with a different level of award." Also, the knowledge of the agency people of proprietary schools and their situations is most limited.

Auditors are supposed to be able to check rules and regulations for the Financial Aid Officer and to give guidance and help to assist in effectiveness and compliance. However, the audit guides are dated and do not address the changes made in the last two years. Further, auditors (with the exception of those from regional offices) typically focus on cash flow and may be quite unable to treat questions of needs assessment, record-keeping, and over- or under-awarding. Unless a school gets a

program review or regional USOE audit, schools may never obtain detailed evaluations of their practices and people. Even when these steps are taken, there may be no definite conclusions or guideposts for local authorities to act on.

* * * * * * * * * * * * *

Perhaps the editors of this report should again note that we are not in a position to endorse all of the suggestions that Mr. Cobb -- or other financial aid professionals who have discussed their concerns with us during this study -- may have to offer. Conceding this, it should also be noted that there are recurring themes in the comments that Financial Aid Officers have passed on to this research team, both to field staff and to the principal investigators in Washington, and we judge that Mr. Cobb conveys the sense of these themes rather well. There are at least two additional issues that were brought to our attention by other professional financial aid administrators, and that shed light on the topics of the study. These can be found in the following attachment.

ATTACHMENT C

THE VIEWS OF FINANCIAL AID PROFESSIONALS ON PROBLEMS OF LOAN ADMINISTRATION AND PROGRAM MANIPULATION

C.1: Student Loans

In general, these comments are essentially a criticism of the design and administration of the National Direct Student Loan (NDSL) program. In part, these respondents--the aid staff of one of the schools in the study--are reacting to news media reports of HEW comments on how the programs have been administered by colleges and universities. They stressed that they felt no need to defend their own record for collections; having made this point, they went on to say:

> First. The NDSL program is built upon unsecured loans with no endorsements required. The borrowers are first-time borrowers in most cases and frequently incur relatively large amounts of debt by the time they approach the job market. Loan approval is based on need rather than resources (collateral) and a credit rating, such as would be required by any bank. The loans must be rated as high-risk ventures.
>
> Second. Effective administration and collection of the loans are necessarily expensive, given the conditions suggested above. Most institutions of higher education, particularly those of small size, do not have a staff with experience and expertise in collecting this kind of loan. Neither do they have the funds to hire and/or train such experts.
>
> Our experience is that using collection agencies for troublesome accounts hasn't been very effective. The collection agency usually charges 33 percent of what they collect -- 50 percent if an attorney writes a letter. Beyond the 33 percent fee, considering the mobility and the usually strained financial circumstances of the borrower, it can hardly be a highly-profitable field for the collection agency.
>
> The indirect cost allowance is totally inadequate to support a well-organized and effective collection effort. It isn't sufficient to cover even the direct accounting and billing expenditures required by the program, to say nothing of other administrative costs required in order to select qualified borrowers and otherwise conform to

program regulations. Basing indirect cost allowances on loans disbursed, rather than on active accounts, is totally unrealistic. All active accounts require service. The longer the program exists, the greater is the need for resources to support the collection efforts.

On balance, given the inadequate resources available to most small colleges, one would have to question the rationale of large expenditures to collect troublesome accounts in which the institution has a vested interest of only ten percent. Admittedly, return of the funds helps other students, which point we understand and appreciate. On the other hand, these "other students" will not benefit if collection expenditures (for staff, telephones, postage, supplies, space, equipment, and the systems to account for such costs) are pushed beyond the point of diminishing returns. We would suggest that this point is reached very soon after prescribed routines have been exhausted. To use coveted unrestricted funds in this way, and to this extent, may be seen as imprudent, if not foolish.

Third. We have always been perplexed by the lack of support from Federal agencies in our collection efforts. Most noticeably, failure of an individual to pay his telephone tax brings an IRS garnishment upon his wages, forthwith. If the Federal government can help the telephone company collect a tax, why can't it help colleges collect loans in which it has a 90 percent interest?

It makes a considerable difference to the deliquent borrower whether he gets follow-up letters from the Federal government or from his college. Likewise, a credit collection agency representing HEW is likely to command more attention than one representing a college. Furthermore, for a number of reasons, including prestige and volume, the collection agency may be more highly motivated. Perhaps HEW should advise colleges as to which collection agencies they have found to be most productive.

In short, while HEW has provided a lot in the way of advice and required procedures, it seems to us that the agency should consider other avenues of assistance.

Fourth. We have made every effort to maintain the manual issued by HEW. It is our opinion, nevertheless, that these instructions are badly outdated. Many letters or memoranda indicating changes have been sent, but replacement sheets for the manual haven't arrived. The latest manual in our possession is dated 1967. With changes in personnel it is difficult to be sure that everyone knows what HEW wants us to do. A new manual may be helpful.

HEW has little comprehension of the difficulties involved in disbursing a large number of loans to students at the beginning of an academic term. The same may be said about arranging exit interviews, when students are preoccupied with plans to move elsewhere. Moreover, their attention to a lecture about their NDSL obligations

is likely to be minimal. Compliance with all details of the latest regulations, as we understand them, is extremely burdensome, if not impossible. Students have pressing demands on their time, as do those trying to process the loans. Money to pay administrators for overtime isn't available. Inexperienced staff, unfamiliar with the requirements, are counterproductive.

Fifth. We know about "truth-in-lending." We have wondered why there isn't a "truth-in-borrowing" statute. It is our impression that, sometimes for good reasons, NDSL borrowers may buy an automobile, a home, or other large-ticket item with a loan and without acknowledging their debt to the NDSL program. In the long history of our NDSL program, we've had only four requests to confirm loan balances and repayment schedules. It is also our impression that borrowers pay banks or finance companies before paying their NDSL installments.

It may be unrealistic to expect a borrower to start repaying loans, which may reach $4,000 to $8,000, one year after they leave college. Many do so, especially if they've chosen a lucrative career. We see no evidence to indicate that lucrative careers are chosen (or available) because the individual owes substantial amounts to the NDSL program. More often, we see our demands for repayment as competing for limited resources. The competition for the money of students and recent graduates is well-financed, experienced, well-trained, and tough. The limit on loans made under the NDSL program doesn't take into account other debts incurred for the individual's education or needs, during or after his/her college career.

Very frequently, our students will attend graduate school after receiving the first degree. It also happens frequently that they increase their NDSL obligations to pay for their graduate education. By the same token, students in our own graduate school increase the NDSL obligations they have incurred elsewhere. The amount of debt which may accrue under these circumstances, where the borrowers' only asset may be their educational experience, must be demoralizing. It shouldn't suprise us too much if quite a few fail to meet the challenge, and default or take the bankruptcy route. When they incur these debts, even at low interest rates, it seems doubtful that they fully appreciate the extent to which they are mortgaging their future income. To be sure they are told. But, because they are young and inexperienced, the full consequences of their action are not understood or appreciated.

Sixth. NDSL rules and regulations have always prohibited any write-off of uncollectable accounts, or the establishment of a bad debt reserve. It is perplexing to us that rules and regulations issued by the Federal government require our own independent auditors to recite an exception in their opinion, if no provision is made for uncollectable accounts. Neither auditors nor college treasurers take such exceptions lightly.

Recently, HEW has offered to take over certain troublesome accounts, without recompense to the institution. If and when this happens, a second delinquency rate will be calculated. It is suggested that the second delinquency rate will be considered in making allocations of available NDSL funds. From a purely institutional point of view, this seems to be a constructive move. The College loses only 10 percent of a worthless asset, and it may be replaced by a larger allocation of funds. Obviously, however, if every institution turns its bad accounts over to HEW, then all will be competing for funds on the basis of the second calculation of delinquency rate. In fact, this could conceivably work to the advantage of institutions which have the worst performance and the largest number of delinquencies.

A college or university may also reduce its delinquency rate by purchasing the bad accounts, with funds other than the NDSL fund. A college or university with adequate resources could structure any delinquency rate it chooses. The less adequately-financed institutions can't play this game.

HEW has made several revisions in approved methods of calculating delinquency rates. We have serious doubts that any single ratio of this kind can be a complete and adequate measure of collection efforts. The suggestion that delinquency rates will play an increasingly important role in future allocations doesn't provide much assurance of equity, or that the original intent of the program will be carried out.

Seventh, two items of interest. The first is that we have the impression of late that use of the "independent student" status is expanding. The family can well-afford to forego claiming one more dependent, if thereby the student becomes eligible for several forms of Federal student aid -- e.g., the parent ceases to claim the student as a dependent as early as the student's junior year in high school. The other item of interest stems from a recent effort to relocate a borrower. We wrote to the college from whence the student filed for deferred payment status. Our letter was returned with a form which stated, in effect, that because of the "Buckley" amendment, the address could not be released. Here is a clear-cut conflict in the rules, at least as they are being interpreted in the field.

There are a large number of points of agreement between these views of an institution's aid staff and those of our "student advocate," Mr. Miller (in Chapter 3, above). In closing, the writers said that, "While the comments offered above may be construed as critical of HEW and the design of the program, we are also aware of the benefits of NDSL and the good intentions of HEW. A very large number of our needy students couldn't have attended our college in the absence of the program."

C.2: Manipulation of Accounts

Our correspondents' comments in the preceding section on how well-financed schools can structure delinquency rates by buying up their own bad accounts is a good example of how ambiguities and discretionary rules can be used to adapt Federal practices to local situations. During the research we have heard of other devices used by Aid Officers to wring an adequate program out of limited funds. An example is the movement of resources from one category of aid to another, to obtain maximal leverage in the use of outside money. To illustrate, before guaranteed loans came into widespread use, schools depended heavily on NDSL for loan operations. However large the NDSL fund, problems arose as a result of enrollment increases, the need to find money for needy summer students, and similar increases in demand. Then came the Federally Insured Student Loan program, or FISL. In 1974-75, the guaranteed student loan programs were changed to allow students up to $2,500, or their cost of education with an adjusted gross income of $15,000. These adjusted incomes could be derived by reducing income by ten percent for allowances and exemptions of $750 per dependent, or by granting offsets for excess medical expenses, debt, the presence of additional members of a family in postsecondary schools, and so on; in all, a variety of reasons were accepted as justification for overriding the $15,000 income limit. With these loopholes and the strain on NDSL dollars, some aid offices turned to the FISL as a solution.

Students can be counseled about both types of loans, interest rates, and amounts of available money. Those with small NDSL accounts can be informed that they may get up to their cost of education with a guaranteed loan while giving up NDSL. Also all students found to have no need can be told of the FISL rules. As a result of such approaches the use of FISL loans in some institutions has increased as much as twenty-fold while cutting back NDSL accounts to as little as a quarter of their previous scale. This kind of emphasis on guaranteed loans can make an institution's NDSL account self-sufficient in a single year of

operations. To avoid giving Federal agencies the impression that NDSL funds are not needed, another gambit is possible. In this variation, the students eligible for NDSL funds are awarded their loans, which are then repaid with FISL's advanced after registration. At one school where this was done, NDSL collections doubled, all student needs are met, and additional dollars were made available for emergency or very late applications. Many students were able to borrow enough money to eliminate reliance on parents for educational costs. Washington would ordinarily be unaware of such practices because there exists no single source for reporting total guaranteed loans used by a school's students.

Similar tactics can be used for state scholarships money outside (private) grants and scholarships, and late BEOG awards. Collections for NDSL can be reported as "too late to lend" and budgets can be stretched to make allowances for all aid recipients. For understandable reasons, our respondents in the schools preferred to pass along this type of intelligence informally (that is, verbally rather than in writing). This discussion accurately captures the essence of this aspect of student financial aid systems, however.

Appendix A

SITE VISIT INSTRUMENTATION

RECORD REVIEW FORM

FOR OFFICE USE ONLY. LEAVE THIS AREA BLANK.

INFORMATION FROM FINANCIAL AID RECORDS FOR STUDENTS RECEIVING ASSISTANCE IN THE 1978-79 ACADEMIC YEAR

INSTITUTION CODE [| | | | | |] 1-6

SEQUENCE NUMBER [| | |] 7-9

10="2"

11-12="01"

General Instructions:

All information should be transcribed from the sample of selected student records. Data can be entered on this form by circling the appropriate response, or by recording numbers in the boxes provided for this purpose. All boxes should be filled, using zeroes as needed:

EXAMPLE: household size is three people: [0 | 3]

EXAMPLE: parental income is $9,500 $ [0 | 9 | 5 | 0 | 0]

EXAMPLE: student income is zero: $ [0 | 0 | 0 | 0 | 0]

Please record financial data to the nearest whole dollar.

ENTER: STUDENT STATUS

Current Aid Recipient 1
Aid Applicant/Non-Recipient . . . 2
Withdrawn Student 3

13

SECTION A: CLASSIFICATION INFORMATION

1. Enter the student's YEAR OF BIRTH: *(If no data, code = 99.)* 19 [| |] 14-15

2. SEX: *(Circle only one)*

Male 1
Female 2
No data available. 3

16

3. ETHNICITY: *(Circle only one)*

American Indian or Alaskan Native. 1
Asian or Pacific Islander. 2
Black, not of Hispanic origin. 3
Hispanic 4
White, not of Hispanic origin. 5
No data available. 6

17

4. MARITAL STATUS: *(Circle only one)*

Never married 1
Married. 2
Separated. 3
Divorced 4
Widowed 5
No data available. 6

18

FOR OFFICE USE ONLY. LEAVE THIS AREA BLANK.

5. Is tuition based on the student's residence status? If yes, for tuition purposes, what residence status applies to this student? *(Circle only one)*

No: Tuition is not based on resident status	1	19
Yes: For tuition purposes, this student is a:		
.. District/county resident	2	
.. State resident	3	
.. Non-state resident	4	
.. Foreign student	5	
No data available	6	

6. Student's PRESENT LIVING ARRANGEMENT: *(Circle only one)*

On campus	1	20
Off campus, with parents	2	
Off campus, not with parents	3	
No data available	4	

7. Student's FINANCIAL DEPENDENCY STATUS: *(Circle only one)*

Financially dependent	1	21
Financially independent	2	
No data available	3	

8. Total SIZE OF HOUSEHOLD: *(If no data available, code = 99)* ☐☐ 22-23

9. Number of people in this household enrolled half-time or more in a postsecondary institution: *(Unless he or she has withdrawn, INCLUDE THIS STUDENT in the count.) If no data is available, code = 99.* ☐☐ 24-25

FOR OFFICE USE ONLY. LEAVE THI AREA BLANK.

10. Student's CURRENT CLASS LEVEL: *(Circle only one)*

Freshmen	01	
Sophomore	02	
Junior	03	26-27
Senior	04	
Fifth-year undergraduate	05	
First-year graduate/professional student	06	
Second-year or later graduate/professional student	07	
First-year vocational/technical student	08	
Second-year vocational/technical student	09	
No data available	10	
Other *(specify)*: _____	11	28-29

11. Student's CURRENT ENROLLMENT STATUS: *(Circle only one)*

First-time entering student *(freshmen, first-term graduate students, etc.)*	1	
Continuing student	2	30
Transfer student	3	
No data available	4	

12. Student's SAT/ACT SCORES:

SAT Scores

Verbal *(If no data available, code = 999)*	☐☐☐	31-33
Mathematics *(If no data available, code = 999)*	☐☐☐	34-36

ACT Scores

English Expression *(If no data available, code = 99)*	☐☐	37-38
Social Studies Reading *(If no data available, code = 99)*	☐☐	39-40
Science Reading *(If no data available, code = 99)*	☐☐	41-42
Mathematics *(If no data available, code = 99)*	☐☐	43-44
Total Score *(If no data available, code = 99)*	☐☐	45-46

FOR OFFICE USE ONLY. LEAVE THIS AREA BLANK.

13. Student's HIGH SCHOOL PERCENTILE RANK: *(Circle only one)*

Top quarter	1	47
Second quarter	2	
Third quarter	3	
Bottom quarter	4	
No data available	5	

14. FIELD OF STUDY: *(Circle only one)*

Agriculture, natural resources and home economics	01	48-49
Biological sciences	02	
Business and management	03	
Commerce technologies	04	
Computer science/technologies	05	
Education	06	
Engineering	07	
Fine arts, languages and letters	08	
Law	09	
Mechanical, engineering and natural science technologies	10	
Medicine	11	
Nursing	12	
Other health professions and technologies	13	
Physical sciences and mathematics	14	
Public affairs and public service technologies	15	
Social sciences and psychology	16	
General arts and sciences or undecided	17	
No data available	18	
Other professional disciplines *(specify)* _____	19	50-51 ☐

15. Student's CURRENT (this term) COURSE LOAD: *(Enter number of credit hours or clock hours. Circle one code to denote whether credit or clock hours is applicable; circle one code to denote whether student is considered full-time or part-time)*

A. Credit/clock hours: ☐☐ 52-53

B. Numbers are:

Credit hours	1	54
Clock hours	2	

C. Student is considered:

Full-time	1	55
Part-time	2	

16. GRADE POINT AVERAGE *(If no data available code = 99)* . . . . . ☐☐.☐ 58-60

SECTION B: FINANCIAL AID INFORMATION *(If data are unavailable, code = 99999)*

17. Student's CURRENT NINE-MONTH ACADEMIC YEAR BUDGET: $ ☐☐☐☐☐ 59-63

18. Income Sources *(Record exact amount and check box to indicate source. If possible use IRS 1040, next use SER, and lastly use need analysis form or other record.)*

11-12="02"

	AMOUNT	SOURCE USED: 1040	SER	Other	
Non-taxable income	$ ☐☐☐☐☐	☐	☐	☐	13-17,18,19,20
Adjusted gross income	$ ☐☐☐☐☐	☐	☐	☐	21-25,26,27,28
Earnings of second earner	$ ☐☐☐☐☐	☐	☐	☐	29-33,34,35,36
Federal taxes paid	$ ☐☐☐☐☐	☐	☐	☐	37-41,42,43,44
Medical/dental expenses	$ ☐☐☐☐☐	☐	☐	☐	45-49,50,51,52
Casualty/theft loss	$ ☐☐☐☐☐	☐	☐	☐	53-57,58,59,60
Elementary/high school tuition	$ ☐☐☐☐☐	☐	☐	☐	61-65,66,67,68
Total assets	$ ☐☐☐☐☐	☐	☐	☐	69-73,74,75,76
					11-12="03"
Monthly veteran's benefits	$ ☐☐☐☐☐	☐	☐	☐	13-17,18,19,20
Monthly social security benefits	$ ☐☐☐☐☐	☐	☐	☐	21-25,26,27,28

19. FAMILY CONTRIBUTION for the current academic year:

Calculated parental contribution	$ ☐☐☐☐☐	29-33
Student Eligibility Index (SEI)	$ ☐☐☐☐☐	34-38
Student's summer earnings (Non-CWS)	$ ☐☐☐☐☐	39-43
Student's contribution from assets	$ ☐☐☐☐☐	44-48
Student's academic year earnings, exclusive of CWS or other aid	$ ☐☐☐☐☐	49-53
Spouse's contribution	$ ☐☐☐☐☐	54-58
Other *(specify)*: _____	$ ☐☐☐☐☐	59-63
		64-65=☐
Total resources	$ ☐☐☐☐☐	66-70

20. TYPES AND AMOUNTS OF FINANCIAL AID RECEIVED: *(All amounts should be for the current academic year. Please specify all "Other" kinds of assistance received by the student, and code the SOURCE of each using the following codes. If data are not available, code = 9999.)*

1 = State grant;
2 = State/Federal grant;
3 = Institutional grant--need-based;
4 = Institutional grant--ability-based;
5 = Tuition remission;
6 = Private, non-institutional grant;
7 = Other Federal grant;
8 = Other non-Federal loan; and
9 = Other or source unknown.

11-12="04"

Basic Educ. Opp. Grant (BEOG) $ ☐☐☐☐ 13-16

Supplemental EOG (SEOG) $ ☐☐☐☐ 17-20

Nat'l Direct Student Loan (NDSL) $ ☐☐☐☐ 21-24

College Work-Study (CWS) $ ☐☐☐☐ 25-28

Guaranteed Student Loan (GSL) $ ☐☐☐☐ 29-32

Other *(specify)*: _____ $ ☐☐☐☐ 33-36
_____ 37-38 ☐

Source code: ☐ 39

Other *(specify)*: _____ $ ☐☐☐☐ 40-43
_____ 44-45 ☐

Source code: ☐ 46

Other *(specify)*: _____ $ ☐☐☐☐ 47-50
_____ 51-52 ☐

Source code: ☐ 53

Other *(specify)*: _____ $ ☐☐☐☐ 54-57
_____ 58-59 ☐

Source code: ☐ 60

21. Does student have a CURRENT CWS JOB? If YES: indicate where. *(If more than one, report the job on which student works the most hours. Circle only one.)*

No: Student does not have a current CWS job	1	61
Yes: On campus	2	
Yes: Off campus	3	
No data available	4	

SECTION C: BEOG VALIDATION

22. Is there a 1978-79 SER in the student's file?

Yes	1	62
No	2	

→ *Record review is complete.*

23. Does the 1978-9 SER on file include edit reject messages?

Yes; SEI was issued	1	63
Yes; SEI has not been issued	2	
No: No edit reject messages included	3	

24. Was the 1978-9 SER on file selected for data verification?

Yes, selected by Federal computer message	1	64
Yes, selected by school officials	2	
No, application was not selected	3	

→ *Record review is complete.*

25. Which of the documents are in the student file to verify 1978-9 application data? *(Check all that apply.)*

Verification Document	Included In File	
Form 1040-Parent income	☐	65
Other documentation of parent income	☐	66
Form 1040-Student income	☐	67
Other documentation of student income	☐	68
Documentation of assets	☐	69
Documentation of independency	☐	70
Affidavit of household size	☐	71
Other (specify _____)	☐	72
Other (specify _____)	☐	74

73 ☐ 75 ☐

26. Did you find any inconsistencies between the verification documents and the BEOG application data?

Yes	1	76
No	2	

O.M.B. No. _____

Approval expires _____

A STUDY OF PROGRAM MANAGEMENT PROCEDURES IN THE CAMPUS-BASED AND BASIC GRANT PROGRAMS

STUDENT QUESTIONNAIRE

Prepared for the
Department of Health, Education, and Welfare
by Applied Management Sciences, Inc.

Spring 1979

This survey is authorized by law (Section 416 of the General Education Provision Act as amended [20 USC 1226C]). While you are not required to respond, your cooperation is needed to make the results of this study comprehensive, accurate, and timely.

U.S. Office of Education
Department of Health, Education, and Welfare
Washington, D.C. 20202

Dear Student:

You have been selected to participate in a study about student financial aid for the U.S. Office of Education. The purpose of this study is to determine how well schools are meeting students' financial aid needs and how well the financial aid programs are being managed. The information you provide will be extremely useful in the improvement of financial aid programs and may ultimately enable more students to attend postsecondary schools.

The information you provide will not be used to change, modify, or examine your eligibility status for any financial aid you may be currently receiving or wish to receive in the future. We would like, however, to examine each student's financial aid record to learn what kinds of aid, if any, are being received. As such, we ask that you please write your name and Student I.D. number in the space provided below. This information will be used only as a means of locating your financial aid record. Once the information from your record is merged with your questionnaire, your name and Student I.D. number will be removed from the questionnaire and will be destroyed. The form is attached, but please do not fill anything out at this time.

When you have completed the questionnaire, please hand it to the interviewer. No one at your school or the U.S. Office of Education will ever be given any individual information.

Thank you for your assistance.

Sincerely,

UNITED STATES OFFICE OF EDUCATION
OFFICE OF EVALUATION AND DISSEMINATION

- -

Student I.D.: _____

Name: _____

FOR OFFICE USE ONLY. LEAVE THIS AREA BLANK.

INSTITUTION CODE [| | | | | |] 1-6

SEQUENCE NUMBER [| | |] 7-9

10="1"

11-12="01"

13-16

SECTION A: GENERAL INFORMATION

1. DATE OF BIRTH: month [| |] year [| |]

FOR EACH OF THE FOLLOWING ITEMS, PLEASE CIRCLE THE APPROPRIATE RESPONSE.

2. SEX:

Male	1	17
Female	2	

3. WHAT IS YOUR RACE/ETHNICITY? (*Circle only one.*)

American Indian or Alaskan Native	1	18
Asian or Pacific Islander	2	
Black, not of Hispanic origin	3	
Hispanic	4	
White, not of Hispanic origin	5	

4. MARITAL STATUS: (*Circle only one.*)

Never married	1	19
Married	2	
Separated	3	
Divorced	4	
Widowed	5	

5. IS YOUR TUITION BASED ON YOUR PLACE OF RESIDENCE? IF YES, FOR TUITION PURPOSES, WHAT RESIDENCE STATUS APPLIES TO YOU? (*Circle only one.*)

No, tuition is not based on place of residence.	1	
Yes, tuition is based on place of residence. I am a:		
District/county resident	2	20
State resident	3	
Non-state resident	4	
Foreign student	5	

6. WHICH OF THE FOLLOWING BEST DESCRIBES YOUR PRESENT LIVING ARRANGEMENT?

On-campus	1	21
Off-campus with parents	2	
Off-campus not with parents	3	

FOR OFFICE USE ONLY. LEAVE THIS AREA BLANK.

7. WHICH OF THE FOLLOWING STATEMENTS APPLY TO YOU? (*Circle only one.*)

I am a DEPENDENT STUDENT (e.g., I have been claimed as an exemption for income tax purposes in either of the past two years; or I have received more than $600 per year from my parents in the past two years; or I have lived in the home of my parents for more than two consecutive weeks per year in the past two years) 1 *22*

I am an INDEPENDENT (SELF-SUPPORTING) STUDENT (e.g., I have <u>not</u> been claimed as an exemption by any person [other than spouse] for income tax purposes in either of the past two years; and I have <u>not</u> received more than $600 per year from my parents in the past two years; and I have <u>not</u> lived in the home of my parents for more than two consecutive weeks per year in the past two years) 2

8A. DO YOU SUPPORT ANY PERSON OTHER THAN YOURSELF?

Yes . . . 1 *23*
No 2

8B. IF <u>YES</u>, HOW MANY?

Spouse 1 *24*
Children . . [ ] *25-26*
Other . . . [ ] *27-28*

9. WHAT WAS YOUR TOTAL INCOME IN 1977 BEFORE TAXES? CONSIDER TOTAL INCOME FROM ALL SOURCES (INCLUDING SPOUSE) BUT <u>EXCLUDING</u> STUDENT FINANCIAL AID? (*Circle only one.*)

Nothing	01	*29-30*
Less Than $1,500 . . .	02	
$ 1,500 - $ 2,999 . . .	03	
$ 3,000 - $ 5,999 . . .	04	
$ 6,000 - $ 8,999 . . .	05	
$ 9,000 - $11,999 . . .	06	
$12,000 - $14,999 . . .	07	
$15,000 - $17,999 . . .	08	
$18,000 - $20,999 . . .	09	
$21,000 - $24,999 . . .	10	
$25,000 - $29,999 . . .	11	
$30,000 - $34,999 . . .	12	
$35,000 or more . . .	13	

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10. WHAT WAS YOUR PARENTS' APPROXIMATE ANNUAL INCOME IN 1977 BEFORE TAXES? CONSIDER INCOME FROM ALL SOURCES. (*Circle only one.*) *31-32*

Don't know	01
Less than $1,500	02
$ 1,500 - $ 2,999 . . .	03
$ 3,000 - $ 5,999 . . .	04
$ 6,000 - $ 8,999 . . .	05
$ 9,000 - $11,999 . . .	06
$12,000 - $14,999 . . .	07
$15,000 - $17,999 . . .	08
$18,000 - $20,999 . . .	09
$21,000 - $24,999 . . .	10
$25,000 - $29,999 . . .	11
$30,000 - $34,999 . . .	12
$35,000 or more	13
Parents deceased	14

11A. HOW MANY PERSONS ARE IN YOUR PARENTS' HOUSEHOLD? (INCLUDE PARENTS, BROTHERS, SISTERS, OTHERS WHO ARE DEPENDENT UPON YOUR PARENTS FOR SUPPORT, AND YOURSELF, IF APPLICABLE) . . . . . [ ] *33-34*

11B. HOW MANY PERSONS ARE IN YOUR HOUSEHOLD (IF DIFFERENT FROM YOUR PARENTS' HOUSEHOLD)? . . . . . [ ] *35-36*

12A. HOW MANY PERSONS IN YOUR PARENTS' HOUSEHOLD ARE ATTENDING A COLLEGE OR A POST HIGH SCHOOL VOCATIONAL/TECHNICAL SCHOOL? . . . . . [ ] *37-38*

12B. HOW MANY PERSONS IN YOUR HOUSEHOLD ARE ATTENDING A COLLEGE OR A POST HIGH SCHOOL VOCATIONAL/TECHNICAL SCHOOL (IF DIFFERENT FROM YOUR PARENTS' HOUSEHOLD)? . . . . . [ ] *39-40*

13A. ARE YOUR PARENTS HELPING TO PAY FOR THE COLLEGE OR POST HIGH SCHOOL VOCATIONAL/TECHNICAL EDUCATION OF YOUR BROTHER(S) AND/OR SISTER(S) THIS ACADEMIC YEAR (EXCLUDING YOURSELF)?

Yes	1	*41*
No	2	
Not applicable . .	3	

13B. IF YES, HOW MANY? . . . . . [ ] *42-43*

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14. ARE YOU NOW OR HAVE YOU EVER PARTICIPATED IN ANY OF THE FOLLOWING PROGRAMS? (Check *all* that apply.)

Upward Bound	☐	44
Talent Search	☐	45
Special Services Program	☐	46

15. WHAT WAS YOUR ACADEMIC ACHIEVEMENT, AS MEASURED BY GRADES, IN HIGH SCHOOL? (Circle only *one*.)

High school equivalency test	1	47
Mostly A's (a numerical average of 90-100)	2	
About half A's and half B's (85-90)	3	
Mostly B's (80-84)	4	
About half B's and half C's (75-79)	5	
Mostly C's (70-74)	6	
About half C's and half D's (65-69)	7	
Mostly D's (60-64)	8	
Mostly below D's (below 60)	9	

16. DID YOU EVER RECEIVE FINANCIAL AID COUNSELING FROM YOUR HIGH SCHOOL (E.G., COUNSELORS, TEACHERS, COACHES, ASSEMBLIES, ETC.)?

Yes	1	48
No	2	

SECTION C: WORK EXPERIENCE

17. DO YOU WORK WHILE ATTENDING SCHOOL (EXCLUDING WORK-STUDY)?

Yes	1	
No (Skip to 21)	2	49

18. HOW MANY HOURS PER WEEK DO YOU WORK WHILE ATTENDING SCHOOL (EXCLUDING WORK-STUDY)?

☐ hours 50-51

19. DID THE SCHOOL ASSIST YOU IN FINDING THIS JOB (EXCLUDING WORK-STUDY)? *If you have more than one job, please answer for the one you work at the most.*

Yes	1	
No	2	52

20. HOW MUCH DO YOU EARN PER HOUR (EXCLUDING WORK-STUDY)? *If you have more than one job, please answer for the one you work at the most.*

$ ☐ 53-56

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WORK-STUDY PROGRAM

DO YOU NOW PARTICIPATE IN A COLLEGE WORK-STUDY PROGRAM RUN BY THE FINANCIAL AID OFFICE AT YOUR SCHOOL?

Yes 1
No (Skip to 8.24a) . . . . . 2 — 57

HOW MANY HOURS PER WEEK DO YOU NOW PARTICIPATE IN COLLEGE WORK-STUDY?

[ ] hours — 58-59

HOW MUCH DO YOU EARN PER HOUR IN COLLEGE WORK-STUDY?

$ [ ] — 60-63

SUMMER WORK

. DID YOU WORK DURING THE PAST SUMMER?

Yes 1
No (Skip to 8.25) . . . . . 2 — 64

. WHAT WERE YOUR TOTAL EARNINGS LAST SUMMER (BEFORE TAXES)?

Work-study . . . . $ [ ] .00 — 65-68

Non work-study . . $ [ ] .00 — 69-72

ION D: POST-HIGH SCHOOL EXPERIENCE

WHAT IS YOUR CURRENT CLASS LEVEL? (*Circle only one.*)

College freshman . . . . . 01 — 73-74
College sophomore 02
College junior 03
College senior 04
Fifth-year undergraduate 05
First-year graduate/professional student 06
Second-year or later graduate/ professional student 07
First-year vocational/technical student 08
Second-year vocational/technical student 09
Other _____ (specify) . . . 10 — 75-76 [ ]

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26. IF YOU ARE OTHER THAN AN ENTERING STUDENT, ARE YOU A:

Continuing student . . . 1
Transfer student . . . . 2 — 77

27. WHAT MAJOR AREA OF STUDY ARE YOU PURSUING? (*Circle only one.*) — 11-12="02"

Agriculture, Natural Resources and Home Economics 01
Biological Sciences 02
Business and Management 03
Commerce Technologies 04
Computer Science/Technologies 05
Education 06
Engineering 07
Fine Arts, Languages and Letters 08
Law 09
Mechanical, Engineering and Natural Science Technologies 10
Medicine 11
Nursing 12
Other Health Professions and Technologies 13
Physical Sciences and Mathematics 14
Public Affairs and Public Service Technologies 15
Social Sciences and Psychology 16
General Arts and Sciences or Undecided 17
Other Professions/Disciplines _____ (specify) . . . . . 18 — 13-14, 15-16 ☐

28. WHAT COURSE LOAD ARE YOU CARRYING? (*Circle only one.*)

Less than half-time course of study (*less than 6 credit hours for college students or less than 12 clock hours per week for vocational students*) . . . . . 1 — 17
Half-time course of study (*a minimum of 6 credit hours for college students or 12 clock hours per week for vocational students*) 2
Three-quarter time course of study (*a minimum of 9 credit hours for college students or 18 clock hours per week for vocational students*) 3
Full-time course of study (*a minimum of 12 credit hours for college students or 24 clock hours per week for vocational students*) 4

29. WERE YOU ENROLLED IN THIS SCHOOL LAST GRADING PERIOD?

Yes . . . . . 1 — 18
No 2

30. WHAT WAS YOUR GRADE POINT AVERAGE LAST GRADING PERIOD?

EXAMPLE: 2.35 = [2] . [3][5] — [ ][ ] . [ ][ ] — 19-22

31. HOW MANY MONTHS WILL YOU ATTEND SCHOOL THIS YEAR?

months [ ] — 23-24

12. OF THE COST OF ATTENDING THIS INSTITUTION, WHAT PERCENT WILL BE PAID BY YOUR PARENTS? (Answer for each category.)

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	Percent		
Tuition and fees		%	25-27
Books, supplies and course materials		%	28-30
Room or housing		%	31-33
Food or supplies		%	34-36
Spending allowance (e.g., transportation, medical/dental, clothing, recreation, etc.)		%	37-39

SECTION E: FINANCIAL AID

13. PLEASE INDICATE THE FUNDING SOURCE(S) OF MONEY YOU WILL HAVE RECEIVED FROM EACH TYPE OF FINANCIAL AID FOR THIS SCHOOL YEAR (Check all that apply.)

Grants or Scholarships:		
Basic Educational Opportunity Grant	☐	40
Supplemental Educational Opportunity Grant	☐	41
College Work-Study	☐	42
State Scholarship or Grant	☐	43
Local or Private Scholarship or Grant	☐	44
Loans		
Federal Insured or State Guaranteed Student Loan	☐	45
National Direct Student Loan	☐	46
Other Loan	☐	47
Full-Time Work	☐	48
Part-Time or Summer Work (other than the above)	☐	49
Savings	☐	50
Spouse	☐	51
Your G.I. Benefits	☐	52
Your Parent's G.I. Benefits	☐	53
Social Security Dependent Benefits	☐	54
Other _____ (specify)	☐	55
	☐	56-57

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34A. DID YOU APPLY FOR FINANCIAL AID THIS YEAR?

Yes 1
No . . . . . 2 — 58

34B. WHY NOT? (Check *all* that apply.)

I did not know about financial aid . . . . . ☐ 59
My parents did not want to complete the financial statement . . . . . ☐ 60
I did not think I was eligible for financial aid . . ☐ 61
My grades were too low to receive financial aid . . . ☐ 62
I could not get aid because I enrolled part-time . . ☐ 63
Financial aid application forms and procedures were too long and complicated for me . . . . . ☐ 64
Other _____ (specify) . . ☐ 65

66-67 ☐

Questions 35A-39 are for students who applied for financial aid (including loans) this year. If you did not apply for financial aid, you have completed this questionnaire. Thank you for your cooperation.

35A. DID YOU APPLY SPECIFICALLY FOR ANY OF THESE FIVE FINANCIAL AID PROGRAMS: BASIC EDUCATIONAL OPPORTUNITY GRANT (BEOG), SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG), NATIONAL DIRECT STUDENT LOAN (NDSL), COLLEGE WORK-STUDY (CWS), OR GUARANTEED STUDENT LOAN (GSL)? (Circle only one.)

Yes 1
No . . . . . 2 — 68
Don't know, I applied for financial aid in general 3

35B. WHICH ONE(S)? (Check *all* that apply.)

Basic Educational Opportunity Grant . . . . . ☐ 69
Supplemental Educational Opportunity Grant . . . . . ☐ 70
National Direct Student Loan . . . . . ☐ 71
College Work-Study . . . . . ☐ 72
Guaranteed Student Loan . . . . . ☐ 73

If you checked 'No' in Question 35A, you have completed this questionnaire. Thank you for your cooperation.

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36. WHERE DID YOU OBTAIN YOUR FINANCIAL AID APPLICATION FORM(S)? (Check *all* that apply.)

High school	☐	74
Public library	☐	75
Financial Aid Office	☐	76
Other location on-campus	☐	77
State and/or local government (e.g., social security office, etc.)	☐	78
Directly from the U.S. Office of Education	☐	79
Other _____ (specify)	☐	80

11-12="03"

13-14 ☐

37. WHICH FINANCIAL AID APPLICATION FORM(S) DID YOU SUBMIT? (Check *all* that apply.)

Institution Application Form	☐	15
BEOG Application Form	☐	16
College Scholarship Service Financial Aid Form (FAF)	☐	17
American College Testing Program Family Financial Statement	☐	18
Pennsylvania Higher Education Assistance Form	☐	19
State Aid Form	☐	20
Other (e.g., SAFE, Donnelly/Richardson, etc.). (specify): _____	☐	21

22-23 ☐

38A. DID SOMEONE ELSE COMPLETE YOUR FINANCIAL AID APPLICATIONS FOR YOUR SIGNATURE, OR ASSIST YOU IN DEVELOPING INFORMATION PROVIDED ON YOUR APPLICATION?

Yes, completed	1	24
Yes, assisted	2	
No	3	

38B. WHO PROVIDED THIS SERVICE OR ASSISTANCE? (Check *all* that apply.)

The financial aid office	☐	25
Someone else at this school	☐	26
A private firm or consultant	☐	27
A family member	☐	28
A friend	☐	29
Other (specify) _____ (specify)	☐	30

31-32 ☐

39. WHAT WAS THE LATEST POSSIBLE DATE THAT YOU COULD HAVE BEEN TOLD THE AMOUNT OF YOUR AWARD(S) AND STILL HAVE BEEN ABLE TO ATTEND CLASSES?

	Month	Day	
	☐	☐	33-36

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Questions 40-46 are for students who receive financial aid under any of these five programs: Basic Educational Opportunity Grant (BEOG), Supplemental Educational Opportunity Grant (SEOG), National Direct Student Loan (NDSL), College Work-Study (CWS), or Guaranteed Student Loan (GSL). If you do not receive financial aid under any of these programs, you have completed this questionnaire. Thank you for your cooperation.

NATIONAL DIRECT STUDENT LOAN

40. WERE YOU AWARDED A NATIONAL DIRECT STUDENT LOAN THIS YEAR?

Yes 1
No (Skip to Q.43a) . . . 2 — 37

41A. WERE YOU COUNSELED BY YOUR FINANCIAL AID OFFICER OR LOAN OFFICER ABOUT YOUR LOAN?

Yes . . . 1
No . . . . 2 — 38

41B. WHEN? (*Circle only one.*)

Prior to receiving my loan 1
Upon receiving my loan . . . . . 2 — 39
After receiving my loan 3

42. AT THE TIME THE LOAN WAS ISSUED, WERE YOU TOLD THE TERMS OF FUTURE REPAYMENT AND THE AMOUNT OF PAYMENT PER PAYMENT PERIOD (E.G., MONTHLY PAYMENTS)?

Yes . . . 1
No . . . . 2 — 40

BASIC EDUCATIONAL OPPORTUNITY GRANT

43A. WAS YOUR 1978-79 BEOG APPLICATION REJECTED WITH A COMPUTER MESSAGE REQUESTING CLARIFICATION OR COMPLETION OF THE APPLICATION DATA?

Yes 1
No (Skip to Q.44a) . 2 — 41

43B. DID YOU CLARIFY OR COMPLETE THE INFORMATION AND RECEIVE A STUDENT ELIGIBILITY INDEX?

Yes . . . 1
No . . . . 2 — 42

43C. WHY NOT? _____ 43-44
_____ 45-46
_____

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44A. HAVE YOU EVER RECEIVED A LETTER FROM THE FEDERAL GOVERNMENT REQUESTING YOU TO PROVIDE DOCUMENTATION (SUCH AS INCOME TAX RETURNS) TO VERIFY INFORMATION REPORTED ON YOUR STUDENT ELIGIBILITY REPORT?

Yes 1
No (Skip to 8.45a.) . . . . . 2 — 47

44B. HOW MUCH TIME DID YOU SPEND IN OBTAINING THIS INFORMATION? (If this has happened more than once, answer for the most recent time.)

[ ] hours — 48-50

44C. WAS YOUR BEOG ADJUSTED ON THE BASIS OF THIS VERIFICATION?

No 1
Yes, the BEOG was increased . . 2
Yes, the BEOG was decreased . . 3 — 51

45A. DID YOU SUBMIT A CORRECTION AND/OR A SUPPLEMENTAL FORM ON YOUR BEOG APPLICATION?

Yes, I submitted a correction 1
Yes, I submitted a supplemental form . . . 2 — 52
No (Skip to 8.46a) 3

45B. WHY DID YOU SUBMIT THIS CORRECTION OR SUPPLEMENTAL FORM? (Check all that apply)

Change of name . . . . . [ ] — 53
Change of address . . . . . [ ] — 54
Incorrect information reported on my Student Eligibility Report . . . . . [ ] — 55
Divorce . . . . . [ ] — 56
Separation . . . . . [ ] — 57
Death (of parents or spouse) . . . . . [ ] — 58
Loss of employment due to disaster or disability . . [ ] — 59
Other _____ (specify) . . . [ ] — 60
61-62 [ ]

45C. ON THE BASIS OF THIS CHANGE IN YOUR APPLICATION, DID YOU BECOME, OR STAY, ELIGIBLE FOR BEOG?

Yes 1
No . . . . . 2 — 63

45D. DID YOUR FINANCIAL AID COUNSELOR SUGGEST THAT YOU MAKE THIS CHANGE?

Yes 1
No . . . . . 2 — 64

45E. DID YOUR FINANCIAL AID COUNSELOR ASSIST YOU IN MAKING THIS CHANGE?

Yes 1
No . . . . . 2 — 65

GUARANTEED STUDENT LOAN

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46A. DID YOU ATTEMPT TO OBTAIN A GUARANTEED STUDENT LOAN THIS YEAR?

Yes 1
No . . . . . 2 → 66

46B. WHY NOT? (Check *all* that apply.)

- I did not need it . . . . . ☐ 67
- I did not think I could qualify because my/my parents' income was too high . . . . . ☐ 68
- I did not want to take on a debt . . . . . ☐ 69
- The forms were too difficult for me to complete . . ☐ 70
- I could not find a lender . . . . . ☐ 71
- Other _____ (specify) . . ☐ 72

73-74 ☐

Questions 47a-48 are for students who applied for a Guaranteed Student Loan this year. If you did not apply, you have completed this questionnaire. Thank you for your cooperation.

47A. DID YOU RECEIVE A GUARANTEED STUDENT LOAN THIS YEAR?

Yes 1
No . . . . . 2 → 75

47B. WHY NOT? (Check *all that apply.*)

- Lender rejected me because my family was not an established customer . . . . . ☐ 76
- Lender rejected me because I was a Freshman . . . . . ☐ 77
- Lender rejected me because I was enrolled in vocational courses . . . . . ☐ 78
- Lender rejected me because I did not qualify for interest subsidy . . . . . ☐ 79
- Other _____ (specify) ☐ 80

12-13="04"

Thank you for your cooperation. You have completed this questionnaire. 13-14 ☐

48. WAS YOUR GUARANTEED STUDENT LOAN MADE BY THE SCHOOL YOU ARE ATTENDING?

Yes 1
No . . . . . 2 → 15

THANK YOU FOR YOUR COOPERATION. YOU HAVE COMPLETED THIS QUESTIONNAIRE.

O.M.B. No. 51-S-78036
Approval Expires 12/79

Institution Code

Student Code

962 Wayne Avenue • Suite 701 • Silver Spring, Maryland 20910
Telephone 301 585-8181

Spring, 1979

Dear Student:

A few weeks ago, you received notice of your random selection to participate in a nationwide study to determine how well schools are able to meet the financial aid needs of their students. For many reasons, not all students in the sample were able to come in for interviews; accordingly, we are sending you the enclosed mailed questionnaire along with this second request for your participation.

This survey is authorized by law (Section 416 of the General Education Provision Act as amended [20 USC 1226c]). It is vital that the government obtain a trustworthy fund of information on the outcomes of student financial aid. Programs are scheduled for Congressional review this year. A great deal of money is at stake, both for students and for their schools. Your cooperation will help both the government and other concerned student and education groups by establishing reliable facts and figures about the distribution of financial aid funds and the need for these funds in the future.

Your response will be confidential; neither the government nor your school will see it. The data will be keypunched for statistical analysis, and identifiers and the forms themselves will be destroyed. You are protected not just by these assurances, but by law (the Privacy Act of 1974, PL 93-579). You need not record your name.

The form can be completed in about half an hour, perhaps less. When you complete the questionnaire, slip it into the enclosed envelope and mail it. Postage is already provided. Our offer of a three dollar payment stands; a check will be sent as soon as we receive the completed form.

Thank you very much for your time and your help.

Sincerely yours,

APPLIED MANAGEMENT SCIENCES, INC.

Robert T. Deane

Robert T. Deane, Ph.D.
Vice-President

RTD:kq
Enclosures: Questionnaire
Return Envelope

OE Form 637 (1/79)

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1-9=ID

10="S"

11-12="01"

SECTION A: GENERAL INFORMATION

1. DATE OF BIRTH: month ☐☐ year ☐☐ 13-16

FOR EACH OF THE FOLLOWING ITEMS, PLEASE CIRCLE THE APPROPRIATE RESPONSE.

2. SEX:

Male	1	17
Female	2	

3. WHAT IS YOUR RACE/ETHNICITY? (*Circle only one.*)

American Indian or Alaskan Native	1	
Asian or Pacific Islander	2	
Black, not of Hispanic origin	3	18
Hispanic	4	
White, not of Hispanic origin	5	

4. MARITAL STATUS: (*Circle only one.*)

Never married	1	
Married	2	
Separated	3	19
Divorced	4	
Widowed	5	

5. IS YOUR TUITION BASED ON YOUR PLACE OF RESIDENCE? (THAT IS, DO YOU ATTEND A STATE OR COMMUNITY COLLEGE WHERE NONRESIDENTS HAVE TO PAY MORE?) IF YES, FOR TUITION PURPOSES, WHAT RESIDENCE STATUS APPLIES TO YOU? (*Circle only one.*)

No, tuition is <u>not</u> based on place of residence.	1	
Yes, tuition is based on place of residence. I am a:		
District/county resident	2	20
State resident	3	
Non-state resident	4	
Foreign student	5	

6. WHICH OF THE FOLLOWING BEST DESCRIBES YOUR PRESENT LIVING ARRANGEMENT?

On-campus	1	21
Off-campus with parents	2	
Off-campus <u>not</u> with parents	3	

7. WHICH OF THE FOLLOWING STATEMENTS APPLY TO YOU? (*Circle only one.*)

I am a DEPENDENT STUDENT (e.g., I have been claimed as an exemption for income tax purposes in either of the past two years; or I have received more than $600 per year from my parents in the past two years; or I have lived in the home of my parents for more than two consecutive weeks per year in the past two years)	1	22
I am an INDEPENDENT (SELF-SUPPORTING) STUDENT (e.g., I have <u>not</u> been claimed as an exemption by any person [other than spouse] for income tax purposes in either of the past two years; and I have <u>not</u> received more than $600 per year from my parents in the past <u>two</u> years; and I have <u>not</u> lived in the home of my parents for more than two consecutive weeks per year in the past two years)	2	

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8A. DO YOU SUPPORT ANY PERSON OTHER THAN YOURSELF?

Yes . . .	1	23
No	2	

8B. IF YES, HOW MANY?

Spouse	1	24
Children . .		25-26
Other . . .		27-28

9. WHAT WAS YOUR TOTAL INCOME IN 1977 BEFORE TAXES? CONSIDER TOTAL INCOME FROM ALL SOURCES (INCLUDING SPOUSE), AND INCLUDING SOCIAL SECURITY OR OTHER NON-TAXABLE SOURCES, BUT EXCLUDING STUDENT FINANCIAL AID. (*Circle only one.*)

Nothing	01	29-30
Less Than $1,500 . . .	02	
$ 1,500 - $ 2,999 . . .	03	
$ 3,000 - $ 5,999 . . .	04	
$ 6,000 - $ 8,999 . . .	05	
$ 9,000 - $11,999 . . .	06	
$12,000 - $14,999 . . .	07	
$15,000 - $17,999 . . .	08	
$18,000 - $20,999 . . .	09	
$21,000 - $24,999 . . .	10	
$25,000 - $29,999 . . .	11	
$30,000 - $34,999 . . .	12	
$35,000 or more . . .	13	

10. WHAT WAS YOUR PARENTS' APPROXIMATE ANNUAL INCOME IN 1977 BEFORE TAXES? CONSIDER INCOME FROM ALL SOURCES, INCLUDING SOCIAL SECURITY OR OTHER NON-TAXABLE INCOME. (*Circle only one.*)

Don't know	01	31-32
Less than $1,500	02	
$ 1,500 - $ 2,999 . . .	03	
$ 3,000 - $ 5,999 . . .	04	
$ 6,000 - $ 8,999 . . .	05	
$ 9,000 - $11,999 . . .	06	
$12,000 - $14,999 . . .	07	
$15,000 - $17,999 . . .	08	
$18,000 - $20,999 . . .	09	
$21,000 - $24,999 . . .	10	
$25,000 - $29,999 . . .	11	
$30,000 - $34,999 . . .	12	
$35,000 or more	13	
Parents deceased	14	

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11A. ALL STUDENTS: HOW MANY PERSONS ARE IN YOUR PARENTS' HOUSEHOLD? (INCLUDE PARENTS, BROTHERS, SISTERS, OTHERS WHO ARE DEPENDENT UPON YOUR PARENTS FOR SUPPORT, AND YOURSELF, IF APPLICABLE; IF YOU'RE A DEPENDENT (NON-SELF-SUPPORTING) STUDENT, BE SURE TO COUNT YOURSELF; INDEPENDENT STUDENTS SHOULD NOT COUNT THEMSELVES.) . . . . . [ ] 33-34

11B. INDEPENDENT (SELF-SUPPORTING) STUDENTS ONLY: HOW MANY PERSONS ARE IN YOUR HOUSEHOLD? (IF DIFFERENT FROM YOUR PARENTS' HOUSEHOLD, COUNT YOURSELF PLUS ANYONE WHO IS DEPENDENT ON YOU.) . . . . . [ ] 35-36

12A. ALL STUDENTS: HOW MANY PERSONS IN YOUR PARENTS' HOUSEHOLD ARE ATTENDING A COLLEGE OR A POST HIGH SCHOOL VOCATIONAL/TECHNICAL SCHOOL? (IF YOU COUNTED YOURSELF FOR QUESTION 11A, COUNT YOURSELF HERE.) . . . . . [ ] 37-38

12B. INDEPENDENT STUDENTS ONLY: HOW MANY PERSONS IN YOUR HOUSEHOLD ARE ATTENDING A COLLEGE OR A POST HIGH SCHOOL VOCATIONAL/TECHNICAL SCHOOL (IF DIFFERENT FROM YOUR PARENTS' HOUSEHOLD, COUNT YOURSELF PLUS ANYONE ELSE IN YOUR HOUSEHOLD WHO IS GOING TO SCHOOL.) . . . . . [ ] 39-40

13A. ARE YOUR PARENTS HELPING TO PAY FOR THE COLLEGE OR POST HIGH SCHOOL VOCATIONAL/TECHNICAL EDUCATION OF YOUR BROTHER(S) AND/OR SISTER(S) THIS ACADEMIC YEAR (EXCLUDING YOURSELF)?

Yes 1 41
No 2
Not applicable . . 3

13B. IF YES, HOW MANY? . . . . . [ ] 42-43

14. ARE YOU NOW OR HAVE YOU EVER PARTICIPATED IN ANY OF THE FOLLOWING PROGRAMS? (Check *all* that apply.)

Upward Bound . . . . . [ ] 44
Talent Search . . . . . [ ] 45
Special Services Program . . . . [ ] 46

15. WHAT WAS YOUR ACADEMIC ACHIEVEMENT, AS MEASURED BY GRADES, IN HIGH SCHOOL? (Circle *only one*.)

47
High school equivalency test 1
Mostly A's (a numerical average of 90-100) 2
About half A's and half B's (85-90) 3
Mostly B's (80-84) 4
About half B's and half C's (75-79) 5
Mostly C's (70-74) 6
About half C's and half D's (65-69) 7
Mostly D's (60-64) 8
Mostly below D's (below 60) 9

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16. DID YOU EVER RECEIVE FINANCIAL AID COUNSELING FROM YOUR HIGH SCHOOL (E.G., COUNSELORS, TEACHERS, COACHES, ASSEMBLIES, ETC.)?

Yes 1 48

No 2

SECTION C: WORK EXPERIENCE

17. DO YOU WORK WHILE ATTENDING SCHOOL (EXCLUDING PARTICIPATION IN THE FEDERAL COLLEGE WORK-STUDY PROGRAM*)?

Yes 1

No (Skip to 21) 2 49

*NOTE: The Federal College Work-Study Program is a form of financial aid that helps underwrite self-help work opportunities for students. It does not include any other form of work and in particular it does not include other forms of work-study, like cooperative education programs, that your school may have. All forms of work should be counted in answering questions 17-20, except work under this federal program. Those jobs are taken up explicitly in questions 21-23, below.

18. HOW MANY HOURS PER WEEK DO YOU WORK WHILE ATTENDING SCHOOL (EXCLUDING THE COLLEGE WORK-STUDY PROGRAM)?

[ ] hours 50-51

19. DID THE SCHOOL ASSIST YOU IN FINDING THIS JOB (EXCLUDING THE COLLEGE WORK-STUDY PROGRAM)? *If you have more than one job, please answer for the one you work at the most.*

Yes 1

No 2 52

20. HOW MUCH DO YOU EARN PER HOUR (EXCLUDING THE COLLEGE WORK-STUDY PROGRAM)? *If you have more than one job, please answer for the one you work at the most.*

$ [ ] 53-56

21. DO YOU NOW PARTICIPATE IN A FEDERALLY-SUPPORTED COLLEGE WORK-STUDY PROGRAM RUN BY THE FINANCIAL AID OFFICE AT YOUR SCHOOL?

Yes 1

No (Skip to Q.24a) 2 57

22. HOW MANY HOURS PER WEEK DO YOU NOW PARTICIPATE IN COLLEGE WORK-STUDY?

[ ] hours 58-59

23. HOW MUCH DO YOU EARN PER HOUR IN COLLEGE WORK-STUDY?

$ [ ] 60-63

24A. DID YOU WORK DURING THE PAST SUMMER?

Yes 1

No (Skip to Q.25) 2 64

24B. WHAT WERE YOUR TOTAL EARNINGS LAST SUMMER (BEFORE TAXES)?

Work-study . . . . $ [ ] .00 65-68

Non work-study . . $ [ ] .00 69-72

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ECTION D: POST-HIGH SCHOOL EXPERIENCE

. WHAT IS YOUR CURRENT CLASS LEVEL? (*Circle only one.*)

College freshman	01	73-74
College sophomore	02	
College junior	03	
College senior	04	
Fifth-year undergraduate	05	
First-year graduate/professional student	06	
Second-year or later graduate/ professional student	07	
First-year vocational/technical student	08	
Second-year vocational/technical student	09	
Other _____ (specify)	10	75-76 ☐

IF YOU ARE OTHER THAN AN ENTERING STUDENT, ARE YOU A:

Continuing student	1	77
Transfer student	2	

WHAT MAJOR AREA OF STUDY ARE YOU PURSUING? (*Circle only one. If your field doesn't clearly fit the categories supplied below, write it in under "Other Professions," below.*) 11-12="02"

Agriculture, Natural Resources and Home Economics	01	13-14
Biological Sciences	02	
Business and Management	03	
Commerce Technologies	04	
Computer Science/Technologies	05	
Education	06	
Engineering	07	
Fine Arts, Languages and Letters	08	
Law	09	
Mechanical, Engineering and Natural Science Technologies	10	
Medicine	11	
Nursing	12	
Other Health Professions and Technologies	13	
Physical Sciences and Mathematics	14	
Public Affairs and Public Service Technologies	15	
Social Sciences and Psychology	16	
General Arts and Sciences or Undecided	17	
Other Professions/Disciplines _____ (specify)	18	15-16 ☐

WHAT COURSE LOAD ARE YOU CARRYING? (*Circle only one.*)

Less than half-time course of study (*less than 6 credit hours for college students or less than 12 clock hours per week for vocational students*)	1	17
Half-time course of study (*a minimum of 6 credit hours for college students or 12 clock hours per week for vocational students*)	2	
Three-quarter time course of study (*a minimum of 9 credit hours for college students or 18 clock hours per week for vocational students*)	3	
Full-time course of study (*a minimum of 12 credit hours for college students or 24 clock hours per week for vocational students*)	4	

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29. WERE YOU ENROLLED IN THIS SCHOOL LAST GRADING PERIOD?

Yes 1
No . . . . . 2 → 18

30. WHAT WAS YOUR GRADE POINT AVERAGE LAST GRADING PERIOD? IF YOU DON'T KNOW, WRITE IN "DK."

EXAMPLE: 2.35 = [2] . [3][5] [ ][ ] . [ ][ ] 19-22

31. HOW MANY MONTHS WILL YOU ATTEND SCHOOL THIS YEAR (1978-79)?

months [ ] 23-24

32. OF THE COST OF ATTENDING THIS INSTITUTION, WHAT PERCENT WILL BE PAID BY YOUR PARENTS? (Answer for each category. If you don't know, write in "DK".)

	Percent	
Tuition and fees	[ ] %	25-27
Books, supplies and course materials	[ ] %	28-30
Room or housing	[ ] %	31-33
Food or supplies	[ ] %	34-36
Spending allowance (e.g., transportation, medical/dental, clothing, recreation, etc.)	[ ] %	37-39

SECTION E: FINANCIAL AID

33. PLEASE INDICATE THE FUNDING SOURCE(S) OF MONEY YOU WILL HAVE RECEIVED FROM EACH TYPE OF FINANCIAL AID FOR THIS SCHOOL YEAR (Check all that apply.)

Grants or Scholarships:

- Basic Educational Opportunity Grant . . . . . [ ] 40
- Supplemental Educational Opportunity Grant . . . . . [ ] 41
- College Work-Study . . . . . [ ] 42
- State Scholarship or Grant . . . . . [ ] 43
- Local or Private Scholarship or Grant . . . . . [ ] 44

Loans

- Federal Insured or State Guaranteed Student Loan . . . . . [ ] 45
- National Direct Student Loan . . . . . [ ] 46
- Other Loan . . . . . [ ] 47

- Full-Time Work . . . . . [ ] 48
- Part-Time or Summer Work (other than the above) . . . . . [ ] 49
- Savings . . . . . [ ] 50
- Spouse . . . . . [ ] 51
- Your G.I. Benefits . . . . . [ ] 52
- Your Parent's G.I. Benefits . . . . . [ ] 53
- Social Security Dependent Benefits . . . . . [ ] 54
- Other _____ (specify) . . . . . [ ] 55

56-57 [ ]

156

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34A. DID YOU APPLY FOR FINANCIAL AID THIS YEAR -- THAT IS, FOR 1978-79?

Yes . . . . . 1 — 58
No 2

34B. WHY NOT? (Check *all that apply.*)

I did not know about financial aid . . . . . ☐ 59
My parents did not want to complete the financial statement . . . . . ☐ 60
I did not think I was eligible for financial aid . . ☐ 61
My grades were too low to receive financial aid . . . ☐ 62
I could not get aid because I enrolled part-time . . ☐ 63
Financial aid application forms and procedures were too long and complicated for me . . . . . ☐ 64
Other _____ (specify) . . ☐ 65

66-67 ☐

Questions 35A-39 are for students who applied for financial aid (including loans) this year. If you did not apply for financial aid, you have completed this questionnaire. Thank you for your cooperation.

35A. DID YOU APPLY SPECIFICALLY FOR ANY OF THESE FIVE FINANCIAL AID PROGRAMS: BASIC EDUCATIONAL OPPORTUNITY GRANT (BEOG), SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG), NATIONAL DIRECT STUDENT LOAN (NDSL), COLLEGE WORK-STUDY (CWS), OR GUARANTEED STUDENT LOAN (GSL)? (*Circle only one.*)

Yes . . . . . 1 — 68
No 2
Don't know, I applied for financial aid in general 3

35B. WHICH ONE(S)? (Check *all that apply.*)

Basic Educational Opportunity Grant . . . . . ☐ 69
Supplemental Educational Opportunity Grant . . . . . ☐ 70
National Direct Student Loan (obtained through your school) . . . . . ☐ 71
College Work-Study . . . . . ☐ 72
Guaranteed Student Loan (usually obtained through a bank, sometimes through your school) . . . . . ☐ 73

If you checked 'No' in Question 35A, you have completed this questionnaire. Thank you for your cooperation.

36. WHERE DID YOU OBTAIN YOUR FINANCIAL AID APPLICATION FORM(S)? (Check *all* that apply.

- High school . . . . . ☐ 74
- Public library . . . . . ☐ 75
- Your school's Financial Aid Office . . . . . ☐ 76
- Other location on-campus . . . . . ☐ 77
- State and/or local government (e.g., social security office, etc.) . . . . . ☐ 78
- Directly from the U.S. Office of Education . . . ☐ 79
- Other _____ (specify) . . . ☐ 80

11-12=

13-14

37. WHICH FINANCIAL AID APPLICATION FORM(S) DID YOU SUBMIT? (Check *all* that apply. If you can't recall, write in "DK" under "Other.")

- Institution Application Form . . . . . ☐ 15
- College Scholarship Service Financial Aid Form (FAF) . . . . . ☐ 16
- American College Testing Program Family Financial Statement . . . . . ☐ 17
- Pennsylvania Higher Education Assistance Form . ☐ 18
- BEOG Application Form . . . . . ☐ 19
- State Aid Form . . . . . ☐ 20
- Other (e.g., SAFE, Donnelly/Richardson, etc.). . ☐ 21

(specify): _____ 22-23

38A. DID SOMEONE ELSE COMPLETE YOUR FINANCIAL AID APPLICATIONS FOR YOUR SIGNATURE, OR ASSIST YOU IN DEVELOPING INFORMATION PROVIDED ON YOUR APPLICATION?

- Yes, completed 1
- Yes, assisted . . . . . 2 — 24
- No 3

38B. WHO PROVIDED THIS SERVICE OR ASSISTANCE? (Check *all that apply.*)

- The financial aid office . . . . . ☐ 25
- Someone else at this school . . . . . ☐ 26
- A private firm or consultant . . . . . ☐ 27
- A family member . . . . . ☐ 28
- A friend . . . . . ☐ 29
- Other (specify) _____ (specify) . . . . . ☐ 30

31-32

39. WHAT WAS THE LATEST POSSIBLE DATE THAT YOU COULD HAVE BEEN TOLD THE AMOUNT OF YOUR AWARD(S) AND STILL HAVE BEEN ABLE TO ATTEND CLASSES -- THE POINT WHERE YOU HAD TO KNOW YOUR FINAL EDUCATIONAL FINANCIAL SITUATION IN ORDER TO BE ABLE TO CONTINUE YOUR SCHOOLING?

Month ☐ Day ☐ 33-36

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Questions 40-48 are for students who receive financial aid under any of these five programs: Basic Educational Opportunity Grant (BEOG), Supplemental Educational Opportunity Grant (SEOG), National Direct Student Loan (NDSL), College Work-Study (CWS), or Guaranteed Student Loan (GSL). If you do not receive financial aid under any of these programs, you have completed this questionnaire. Thank you for your cooperation.

NATIONAL DIRECT STUDENT LOAN

40. WERE YOU AWARDED A NATIONAL DIRECT STUDENT LOAN THIS YEAR -- THAT IS, 1978-79?

Yes 1
No (Skip to Q.43a) . . . 2 — 37

41A. WERE YOU COUNSELED BY YOUR FINANCIAL AID OFFICER OR LOAN OFFICER ABOUT YOUR LOAN?

Yes . . . 1
No . . . . 2 — 38

41B. WHEN? (*Circle only one.*)

Prior to receiving my loan 1
Upon receiving my loan 2
After receiving my loan . . . . . 3 — 39

42. AT THE TIME THE LOAN WAS ISSUED, WERE YOU TOLD THE TERMS OF FUTURE REPAYMENT AND THE AMOUNT OF PAYMENT PER PAYMENT PERIOD (E.G., MONTHLY PAYMENTS)?

Yes . . . 1
No . . . . 2 — 40

BASIC EDUCATIONAL OPPORTUNITY GRANT

43A. WAS YOUR 1978-79 BEOG APPLICATION REJECTED WITH A COMPUTER MESSAGE REQUESTING CLARIFICATION OR COMPLETION OF THE APPLICATION DATA?

Yes 1
No (Skip to Q.44a) . 2 — 41

43B. DID YOU CLARIFY OR COMPLETE THE INFORMATION AND RECEIVE A STUDENT ELIGIBILITY INDEX?

Yes . . . 1
No . . . . 2 — 42

43C. WHY NOT? _____ — 43-44

_____ — 45-46

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44A. HAVE YOU EVER RECEIVED A LETTER FROM THE FEDERAL GOVERNMENT REQUESTING YOU TO PROVIDE DOCUMENTATION (SUCH AS INCOME TAX RETURNS) TO VERIFY INFORMATION REPORTED ON YOUR STUDENT ELIGIBILITY REPORT?

Yes . . . . . 1 — 47
No (Skip to Q.45a.) 2

44B. HOW MUCH TIME DID YOU SPEND IN OBTAINING THIS INFORMATION? (If this has happened more than once, answer for the most recent time.)

[ ] hours — 48-50

44C. WAS YOUR BEOG ADJUSTED ON THE BASIS OF THIS VERIFICATION?

No . . . . . 1 — 51
Yes, the BEOG was increased . . 2
Yes, the BEOG was decreased . . 3

45A. DID YOU SUBMIT A CORRECTION AND/OR A SUPPLEMENTAL FORM ON YOUR BEOG APPLICATION?

Yes, I submitted a correction 1
Yes, I submitted a supplemental form . . . 2 — 52
No (Skip to Q.46a) 3

45B. WHY DID YOU SUBMIT THIS CORRECTION OR SUPPLEMENTAL FORM? (Check all that apply)

Change of name . . . . . [ ] — 53
Change of address . . . . . [ ] — 54
Incorrect information reported on my Student Eligibility Report . . . . . [ ] — 55
Divorce . . . . . [ ] — 56
Separation . . . . . [ ] — 57
Death (of parents or spouse) . . . . . [ ] — 58
Loss of employment due to disaster or disability . . [ ] — 59
Other _____ (specify) . . . [ ] — 60
61-62 [ ]

45C. ON THE BASIS OF THIS CHANGE IN YOUR APPLICATION, DID YOU BECOME, OR STAY, ELIGIBLE FOR BEOG?

Yes . . . . . 1 — 63
No 2

45D. DID YOUR FINANCIAL AID COUNSELOR SUGGEST THAT YOU MAKE THIS CHANGE?

Yes . . . . . 1 — 64
No 2

45E. DID YOUR FINANCIAL AID COUNSELOR ASSIST YOU IN MAKING THIS CHANGE?

Yes . . . . . 1 — 65
No 2

160

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GUARANTEED STUDENT LOAN

46A. DID YOU ATTEMPT TO OBTAIN A GUARANTEED STUDENT LOAN THIS YEAR -- THAT IS, 1978-79?

Yes 1
No . . . . . 2 → 66

46B. WHY NOT? (Check *all* that apply.)

I did not need it	☐	67
I did not think I could qualify because my/my parents' income was too high	☐	68
I did not want to take on a debt	☐	69
The forms were too difficult for me to complete . .	☐	70
I could not find a lender	☐	71
Other _____ (specify) . .	☐	72

73-74 ☐

Questions 48a-47 are for students who applied for a Guaranteed Student Loan this year. If you did not apply, you have completed this questionnaire. Thank you for your cooperation.

47A. DID YOU RECEIVE A GUARANTEED STUDENT LOAN THIS YEAR?

Yes 1
No . . . . . 2 → 75

47B. WHY NOT? (Check *all that apply.*)

Lender rejected me because my family was not an established customer	☐	76
Lender rejected me because I was a Freshman	☐	77
Lender rejected me because I was enrolled in vocational courses	☐	78
Lender rejected me because I did not qualify for interest subsidy	☐	79
Other _____ (specify)	☐	80

11-12="04"

Thank you for your cooperation. You have completed this questionnaire.

13-14 ☐

49. WHAT WAS THE AMOUNT OF THE GUARANTEED STUDENT LOAN(S) YOU RECEIVED THIS YEAR?

$ ☐ 16-19

THANK YOU FOR YOUR COOPERATION. YOU HAVE COMPLETED THIS QUESTIONNAIRE. IF YOU WOULD LIKE TO COMMENT, PROVIDE MORE INFORMATION, OR TELL US ABOUT PROBLEMS YOU'VE HAD IN FINANCING YOUR EDUCATION, WE WELCOME ANY ADDITIONAL INFORMATION YOU CAN PROVIDE.

O.M.B. No. _____

Approval expires _____

A STUDY OF PROGRAM MANAGEMENT PROCEDURES IN THE CAMPUS-BASED AND BASIC GRANT PROGRAMS

INSTITUTION QUESTIONNAIRE

PART I: ADMINISTRATIVE, PERSONNEL, AND STATISTICAL DATA

Prepared for the
Department of Health, Education, and Welfare

by Applied Management Sciences, Inc.

Spring 1979

This survey is authorized by law (Section 416 of the General Education Provision Act as amended [20 USC226C]). While you are not required to respond, your cooperation is needed to make the results of this study comprehensive, accurate and timely.

U.S. Office of Education
Department of Health, Education, and Welfare
Washington, D.C. 20202

INSTRUCTIONS FOR COMPLETING THE QUESTIONNAIRE

This questionnaire is part of a national, comprehensive study which seeks to examine the procedures employed by postsecondary education institutions in the operations and management of the Campus-Based and Basic Grant programs. Although most of the data will be collected by our interviewers during the scheduled site visit, this instrument is being sent in advance in order to reduce the time required at your institution. By compiling this information prior to the site visit, the burden on your staff will be spread over a longer period of time.

Wherever possible, the required data has been precoded using data obtained from your most recently submitted FISCOP and BEOG reports. If these data are correct, then nothing need be done. However, if the data are incorrect please make any necessary modifications. It is hoped that this approach will minimize the disruption of your daily operations. HOWEVER, IF THE QUESTIONNAIRE CANNOT BE COMPLETED BY YOUR STAFF PRIOR TO THE SITE VISIT, PLEASE COLLECT THE INFORMATION AND THE INTERVIEWER WILL ASSIST YOU IN FILLING OUT THIS FORM.

The questionnaire is divided into three sections--administrative structure, personnel, and statistical program data. The beginning of each section provides a brief summary of its content. In addition, within each section, we have indicated the appropriate respondent for specific questions. This is only intended as a guide, however, as the appropriate respondent may vary at your institution, and the information may be available through another source.

This questionnaire is not a compliance evaluation. Your responses will not be used to identify your institution; rather all information will be processed by computer, and the results will be published in terms of group statistics.

Your response to the following questions will furnish part of the data base necessary for a detailed and careful examination of specific financial aid programs and will provide timely and valuable data required to inform Federal policy development.

INSTITUTION CODE | | | | | | |

SEQUENCE NUMBER | 0 | 0 | 0 |

FOR OFFICE USE ONLY. DO NOT WRITE IN THIS SPACE.
1-6
7-9
10="3"

PART I: CLERICAL INFORMATION SECTION

IF IT IS NOT POSSIBLE TO COMPLETE ANY QUESTION IN THIS SECTION, PLEASE COLLECT THE DATA, AND A MEMBER OF THE SITE VISIT TEAM WILL ASSIST YOU UPON ARRIVING AT YOUR INSTITUTION.

A. ADMINISTRATIVE STRUCTURE: THE QUESTIONS IN THIS SECTION FOCUS UPON: (1) THE CURRENT STAFFING OF THE FINANCIAL AID OFFICE; (2) THE DISTRIBUTION OF OFFICE WORK FUNCTIONS AMONG THE STAFF; AND (3) YOUR OPERATING COSTS FOR ACADEMIC YEAR 1977-1978.

Respondent: *Financial Aid Officers*

11-12="01"

1. FOR 1977-78, PLEASE PROVIDE THE PERCENT OF TIME YOUR STAFF SPENDS ON VARIOUS WORK FUNCTIONS. INCLUDE ALL EMPLOYEES CONTRIBUTING TIME TO THE FUNCTIONS OF THE FINANCIAL AID OFFICE, WHETHER A REGULAR EMPLOYEE OF THAT OFFICE OR NOT.

	Professional Staff (Including Peer Counselors)	Secretarial and Clerical	
Total number of full-time employees (35 hours a week or more)	_____	_____	13-14,15-16
Total number of part-time employees (Under 35 hours a week)	_____	_____	17-18,19-20
Total gross salaries (excluding fringe benefits) of all personnel	$_____	$_____	21-26,27-32
Percent annual work time allocated to:			
• Preparing Campus-Based Application (i.e., the FISAP)	_____	_____	33-34,35-36
• Student "Need Analysis" and validation	_____	_____	37-38,39-40
• Aid packaging and repackaging	_____	_____	41-42,43-44
• Report preparation and record maintenance	_____	_____	45-46,47-48
• Servicing of student loans	_____	_____	49-50,51-52
• CWS job identification	_____	_____	53-54,55-56
• Student recruitment	_____	_____	57-58,59-60
• All other	_____	_____	61-62,63-64
	100%	100%	
Percent annual work time devoted to indicate zero if not participating):			
• BEOG	_____	_____	65-66,67-68
• SEOG	_____	_____	69-70,71-72
• NDSL	_____	_____	73-74,75-76
• CWS	_____	_____	77-78,79-80
• Other aid programs	_____	_____	11-12="02"
	100%	100%	13-14,15-16

2A. FOR THE 1977-78 ACADEMIC YEAR, WHAT COSTS WERE INCURRED BY THE STUDENT FINANCIAL AID OFFICE FOR:

Fringe benefits	$	.00	17-21
Computer costs (total)	$	.00	22-26
Telephone and postage	$	.00	27-31
Consultant fees for filing FISAP	$	.00	32-36
Consultant fees for assisting students to prepare applications	$	.00	37-41
Program audits	$	.00	42-46
Travel for the purposes of training and attendance at meetings	$	.00	47-51
All other costs (excluding salaries)	$	.00	52-56

2B. IF READILY AVAILABLE, WHAT WERE THE TOTAL ANNUAL COMPUTER COSTS IN 1977-78 ASSOCIATED WITH THE PREPARATION OF THE:

FISCOP/FISAP Report	$	.00	57-61
BEOG Quarterly Report	$	.00	62-66

3A. WHAT IS THE EDUCATIONAL BACKGROUND OF THE (PROFESSIONAL) STUDENT FINANCIAL AID PERSONNEL AT YOUR INSTITUTION (EXCLUDING PEER COUNSELORS AND THOSE WHO PERFORM ONLY SECRETARIAL FUNCTIONS)? (*Please indicate the number in each category.*)

11-12="03"

	Number of Professional Staff (excluding Peer Counselors)		
	Full-Time (35 hours per week or more)	Part-Time (under 35 hours per week)	
Less than high school			13-14, 15-16
High school			17-18, 19-20
Some college			21-22, 23-24
Baccalaureate			25-26, 27-28
Masters			29-30, 31-32
Doctorate			33-34, 35-36
Total			37-38, 39-40

B. WHAT IS THE AVERAGE LENGTH OF SERVICE IN FINANCIAL AID, AT THIS SCHOOL, OF PROFESSIONAL STUDENT FINANCIAL AID PERSONNEL EMPLOYED AT YOUR INSTITUTION (EXCLUDING PEER COUNSELORS AND THOSE WHO PERFORM ONLY SECRETARIAL FUNCTIONS.) (*Please indicate the approximate number in each category.*)

	Number of Professional Staff (excluding Peer Counselors)		
	Full-Time	Part-Time	
Less than one semester	_____	_____	41-42,43-44
Less than one year	_____	_____	45-46,47-48
1, but less than 2 years	_____	_____	49-50,51-52
2 - 3 years	_____	_____	53-54,55-56
More than 3 years	_____	_____	57-58,59-60

C. WHAT IS THE AVERAGE LENGTH OF SERVICE IN FINANCIAL AID, AT OTHER SCHOOLS, OF PROFESSIONAL STUDENT FINANCIAL AID PERSONNEL EMPLOYED AT YOUR INSTITUTION (EXCLUDING PEER COUNSELORS AND SECRETARIAL STAFF). (*Please indicate the approximate number in each category.*)

	Number of Professional Staff (excluding Peer Counselors)		
	Full-Time	Part-Time	
Less than one semester	_____	_____	61-62,63-64
Less than one year	_____	_____	65-66,67-68
1, but less than 2 years	_____	_____	69-70,71-72
2 - 3 years	_____	_____	73-74,75-76
More than 3 years	_____	_____	77-78,79-80

FOR WHICH OF THE FOLLOWING TYPES OF STUDENTS ARE RECORDS MAINTAINED? (*Circle one for each of the financial aid programs in which your school participates.*)

	BEOG	SEOG	NDSL	CWS	11-12="04"
Aid recipients only	1	1	1	1	13,14,15,16
All students who apply for any type of aid	2	2	2	2	
All students who are eligible for any type of aid	3	3	3	3	
Other _____ (specify)	☐	☐	☐	☐	

5A. FOR EACH FINANCIAL AID PROGRAM, PLEASE INDICATE HOW STUDENT RECORDS ARE MAINTAINED. (Check all that apply for each of the programs in which your school participates.)

	BEOG	SEOG	NDSL	CWS	
Fully computerized system	☐	☐	☐	☐	17,18,19,20
Partly computerized system . . .	☐	☐	☐	☐	21,22,23,24
Completely manual system	☐	☐	☐	☐	25,26,27,28
Microfiche/microfilm	☐	☐	☐	☐	29,30,31,32
Department "hard copy"	☐	☐	☐	☐	33,34,35,36
Central location "hard copy" . .	☐	☐	☐	☐	37,38,39,40
Other "hard copy" files	☐	☐	☐	☐	41,42,43,44

5B. PLEASE DESCRIBE _____ 45-46= ☐

_____ 47-48= ☐

_____ 49-50= ☐

51-52= ☐

5C. FOR WHAT PURPOSE(S) DOES YOUR INSTITUTION USE THE COMPUTERIZED SYSTEM? (Check all that apply.)

Packaging aid	☐	53
Record keeping	☐	54
Report preparation	☐	55
Other _____ (specify) . .	☐	56

57-58= ☐

59-60= ☐

61-62= ☐

63-64= ☐

65-66= ☐

67-68= ☐

69-70= ☐

71-72= ☐

WHAT PROCEDURES ARE FOLLOWED TO ENSURE THAT CONFIDENTIALITY OF STUDENT RECORDS IS MAINTAINED FOR THE BEOG AND THE CAMPUS-BASED FINANCIAL AID PROGRAMS? (*Check all that apply for each program.*)

	BEOG	CAMPUS-BASED	11-12="05"
Records are kept locked	☐	☐	13,14
Access to student records is restricted to certain institutional staff	☐	☐	15,16
Release forms must be signed by all persons pulling records	☐	☐	17,18
Two identifiers (e.g., name, S.S.#, date of birth, etc.) are required from students and third parties in order to release records	☐	☐	19,20
Written releases are required from students in order to disclose records	☐	☐	21,22
Financial or award information is not normally released over the phone	☐	☐	23,24
Logs are maintained to record the disclosure of student information	☐	☐	25,26
Other _____ (specify)	☐	☐	27,28,29-30= ☐
Other _____ (specify)	☐	☐	31,32,33-34= ☐
Other _____ (specify)	☐	☐	35,36,37-38= ☐

DO ADMINISTRATIVE FILES CONTAIN EACH OF THE FOLLOWING ITEMS? (*Check all that apply.*)

a.	Eligibility Letter(s) from Division of Eligibility and Agency Evaluation (DEAE) ☐	39
b.	Terms of Agreement and extensions for each program ☐	40
c.	Program Allocation Letters ☐	41
d.	Program reports (FISCOP Report, Default Report, Progress Reports, Student Validation Report, Student Confirmation Reports, DFAFS Quarterly Report) ☐	42
e.	Program regulations, specifically:	
	NDSL Interim Regs. (08/24/78) (11/24/76) ☐	43
	SEOG Interim Regs. (08/24/78) (11/24/76) ☐	44
	CWS Regs. (08/24/78) (09/01/76) (CWS NPRM 9/28/77) ☐	45
	BEOG Regs. (08/10/76) (06/11/76) (04/04/75) (12/02/74) (11/06/74) ☐	46
	GSL Regs. (02/20/75) (01/29/72) (08/14/75) ☐	47
	Consumer Info. Regs. (12/01/77) ☐	48
	Limitation, Suspension & Termination Regs. (12/23/77) ☐	49

f. Notification of review action on institution's applications and appeals . . . . . ☐ 50

g. NDSL list of designated low-income schools published in the Federal Register . . . . . ☐ 51

h. Current Student Financial Aid and BEOG handbooks . . . . . ☐ 52

i. NACUBO manual, "The Blue Book," (National Association of College and University Business Officers) . . . . ☐ 53

j. NDSL collection manual . . . . . ☐ 54

k. DFAFS manual . . . . . ☐ 55

l. DFAFS Quarterly Reports . . . . . ☐ 56

m. HEW Audit Guide . . . . . ☐ 57

7B. IS THERE ANYTHING ELSE WHICH IS NORMALLY KEPT IN THE ADMINISTRATIVE FILES WHICH YOU FEEL IS IMPORTANT?

_____ 58-59 ☐

_____

_____ 60-61 ☐

_____

8. DOES EACH STUDENT FOLDER CONTAIN THE FOLLOWING DOCUMENTATION FOR EACH YEAR OF AWARD? (Check *all* that apply.)

a. Financial aid application, if appropriate . . . . . ☐ 62

b. Citizenship or resident status . . . . . ☐ 63

c. Information on any prior aid received at another institution . . . . . ☐ 64

d. Valid SER (institution copy) . . . . . ☐ 65

e. Documentation requested by SER validation message . . ☐ 66

f. Documentation requested by financial aid office . . . . . ☐ 67

g. GSL Application and Receipts, if applicable . . . . . ☐ 68

h. Completed parent's/student's financial statement . . . . . ☐ 69

i. Computed need analysis using the system(s) designated by the institution in the Terms of Agreement . . . . ☐ 70

j. Clear data which show an accurate budget for the student . . . . . ☐ 71

k. Clear data which readily permit a determination of resources and student's need . . . . . ☐ 72

l. Written documentation when changes have been made in the family resources and/or the student's computed need (preferably signed and dated by source of information)? . . . . . ☐ 73

m. An award letter

(1) Dated . . . . . ☐ 74

(2) Listing all Campus-Based and other applicable aid awarded. . . . . ☐ 75

(3) Award period indicated . . . . . ☐ 76

(CONTINUED)

n. A dated acceptance of award signed by the student . . . . . ☐ 77

o. A notarized Affidavit of Educational Purpose . . . . . ☐ 78

Appropriate certification or documentation of student's dependency status . . . . . ☐ 79

p. An indication of the amount of BEOG a student is entitled to receive regardless of whether or not the student has applied for BEOG, when making an award of Campus-Based funds . . . . . ☐ 80

WHAT DATA ARE MAINTAINED ON EACH FINANCIAL AID RECIPIENT, AND CAN TOTALS BE GENERATED FOR EACH OF THE FOLLOWING CHARACTERISTICS (E.G., FINANCIAL AID RECIPIENTS BY RACE)? (Check all that apply.) 11-12="06"

	DATA ARE MAINTAINED	TOTALS CAN BE GENERATED	
Name	☐	N/A	13
Sex	☐	☐	14,15
Dependency status	☐	☐	16,17
Race/Ethnicity	☐	☐	18,19
Age/Birthdate	☐	☐	20,21
Handicapping condition(s)	☐	☐	22,23
Parents' income: by income category . . .	☐	☐	24,25
Parents' income: actual amount	☐	☐	26,27
Student's income: by income category . . .	☐	☐	28,29
Student's income: actual amount	☐	☐	30,31
Parents' calculated contribution	☐	☐	32,33
Student's assets (e.g., savings, earnings, etc.)	☐	☐	34,35
Financial need	☐	☐	36,37
Initial aid package awarded	☐	☐	38,39
Package adjustments	☐	☐	40,41
High school attended	☐	☐	42,43
High school class rank	☐	☐	44,45
ACT/SAT scores	☐	☐	46,47
Credits/clock hours earned	☐	☐	48,49
Scholastic average	☐	☐	50,51
Field of study	☐	☐	52,53
Other _____ (Specify) . .	☐	☐	54,55,56-57
Other _____ (Specify) . .	☐	☐	58,59,60-61
Other _____ (Specify) . .	☐	☐	62,63,64-65

10. WITH REGARD TO YOUR RECORD-KEEPING SYSTEM, ARE YOU DOING ANYTHING DIFFERENT THIS YEAR THAN WAS DONE IN THE PAST? IF YES, PLEASE EXPLAIN.

11A. PLEASE INDICATE THE FINANCIAL AID PLANNING CYCLE (WITH DATES) CURRENTLY IN USE AT YOUR SCHOOL.

11B. PLEASE INDICATE A FINANCIAL AID PLANNING CYCLE (WITH DATES) WHICH YOU WOULD PREFER, IF DIFFERENT FROM THE ONE CURRENTLY IN USE AT YOUR SCHOOL.

11C. WHY?

(Go to Section B, Q.1.)

B. PERSONNEL: THE QUESTIONS IN THIS SECTION ARE INTENDED TO OBTAIN GENERAL INFORMATION ABOUT THE WAY IN WHICH STAFF ARE RECRUITED AND HIRED.

Respondent: *Financial Aid Officer*

11-12="07"

. PLEASE INDICATE BELOW, BY PLACING A "1" IN THE APPROPRIATE BOX, THE QUALIFICATION WHICH YOU FEEL IS MOST IMPORTANT IN SELECTING A PROFESSIONAL STAFF MEMBER. NEXT, PLACE A "2" IN THE APPROPRIATE BOX FOR THE QUALIFICATION YOU FEEL IS THE NEXT MOST IMPORTANT. FINALLY, PLACE A "3" IN THE APPROPRIATE BOX FOR THE QUALIFICATION YOU FEEL IS THE NEXT MOST IMPORTANT. REPEAT FOR PEER EMPLOYEES. IF "OTHER", PLEASE SPECIFY.

Professional Employees

Academic background	☐	13
Prior experience	☐	14
Management skills	☐	15
Salary range	☐	16
Understanding of technical aspects of financial aid programs	☐	17
Financial aid counseling ability/experience	☐	18
Other _____ (specify) . . .	☐	19
		20-21=☐

Peer Employees

Availability of time	☐	22
Student is on work-study	☐	23
Majoring in counseling/guidance	☐	24
Prior experiences	☐	25
Management skills	☐	26
Salary range	☐	27
Understanding of technical aspects of financial aid programs	☐	28
Financial aid counseling ability/experience	☐	29
Other _____ (specify) . . .	☐	30
		31-32=☐

2. FROM WHICH OF THE FOLLOWING SOURCES HAVE YOU RECRUITED QUALIFIED STAFF? (Check *all that apply for both professional and peer staff.*)

	Professional	Peer	
Through the State/Regional Association	☐	☐	33,34
Through NASFAA	☐	☐	35,36
Advertisements in other professional publications	☐	☐	37,38
Advertisements in newspapers	☐	☐	39,40
Advertisements in school newspaper	☐	☐	41,42
Alumni Association	☐	☐	43,44
Job announcement in Placement Office	☐	☐	45,46
Professional placement service	☐	☐	47,48
CETA (Comprehensive Employment and Training Act)	☐	☐	49,50
Other _____ (specify)	☐	☐	51,52

53-54 ☐

3A. WHAT PROBLEMS HAVE YOU ENCOUNTERED IN TRYING TO <u>HIRE</u> FINANCIAL AID OFFICE PERSONNEL?

55-56 ☐

_____

57-58 ☐

_____

59-60 ☐

_____

61-62 ☐

_____

_____

3B. WHAT PROBLEMS HAVE YOU ENCOUNTERED IN TRYING TO <u>RETAIN</u> FINANCIAL AID OFFICE PERSONNEL?

_____

63-64 ☐

_____

_____

65-66 ☐

_____

_____

67-68 ☐

_____

. WHAT DO YOU DO TO MEET PEAK STAFFING REQUIREMENTS?

69-70 ☐

71-72 ☐

. PLEASE INDICATE WHICH OF THE FOLLOWING ARE IMPORTANT MEANS OF KEEPING ABREAST OF FINANCIAL AID PROGRAMS BY USOE? (*Check all that apply.*)

Federal Register	☐	73
BSFA newsletters	☐	74
"Dear Colleague" letters	☐	75
Training manuals	☐	76
Handbooks	☐	77
Other _____ (specify) . . .	☐	78-79 ☐

C. STATISTICAL DATA: THE QUESTIONS IN THIS SECTION ARE INTENDED TO OBTAIN GENERAL STATISTICAL INFORMATION ABOUT YOUR INSTITUTION'S FINANCIAL AID PROGRAM (E.G., THE NUMBER OF RECIPIENTS) AND ABOUT THE TOTAL STUDENT BODY (E.G., NUMBER OF STUDENTS ENROLLED).

IF IT IS NOT POSSIBLE TO COMPLETE ANY QUESTION IN THIS SECTION, PLEASE COLLECT THE DATA, AND A MEMBER OF THE SITE VISIT TEAM WILL ASSIST YOU UPON ARRIVING AT YOUR INSTITUTION.

Respondent: Financial Aid Officer

1A. FOR EACH OF THE FOLLOWING FINANCIAL AID PROGRAMS, PLEASE INDICATE YOUR INSTITUTION'S CURRENT STATUS WITH REGARD TO ELIGIBILITY AND/OR PARTICIPATION.

	BEOG	SEOG	NDSL	CWS	
Applied for eligibility	1	1	1	1	
Received eligibility	2	2	2	2	13-16
Currently participating	3	3	3	3	

1B. HOW MANY YEARS, INCLUDING THE PRESENT YEAR, HAS YOUR INSTITUTION PARTICIPATED IN EACH OF THESE FINANCIAL AID PROGRAMS?

	Years	
BEOG		17-18
SEOG		19-20
NDSL		21-22
CWS		23-24

1C. IS THIS INSTITUTION AN AUTHORIZED GSL LENDER?

Yes 1
No . . . . 2 — 25

1D. FOR HOW MANY YEARS?

Years _____ 26-27

1. IF YOUR ARE NOT CURRENTLY PARTICIPATING IN ALL THESE PROGRAMS, PLEASE INDICATE BELOW THE REASON FOR YOUR NON-PARTICIPATION. *(If you are currently participating in all five programs, check the box and skip to Q.3a☐.)* 28

Reason for not participating in BEOG _____ 29-30
_____ 31-32
_____ 33-34

Reason for not participating in SEOG _____ 35-36
_____ 37-38
_____ 39-40

Reason for not participating in NDSL _____ 41-42
_____ 43-44
_____ 45-46

Reason for not participating in CWS _____ 47-48
_____ 49-50
_____ 51-52

3A. FOR THE PREVIOUS ACADEMIC YEAR (I.E., 1977-78), WHAT WAS THE TOTAL APPROXIMATE NUMBER OF AID APPLICATIONS PROCESSED BY YOUR OFFICE. APPROXIMATELY HOW MANY OF THESE WERE FOR STUDENTS WHO WERE, OR WHO BECAME, STUDENTS AT YOUR SCHOOL?

Total number [ ] 53-57

Number for Entering and Continuing Students [ ] 58-62

3B. FOR THE PREVIOUS ACADEMIC YEAR (I.E., 1977-1978), PLEASE INDICATE THE NUMBER OF STUDENTS RECEIVING CAMPUS-BASED AND BASIC GRANT AID AT YOUR INSTITUTION, AS APPLICABLE, BY THEIR YEAR IN SCHOOL. (*The last column represents an unduplicated total of students in the first four columns where an individual student is counted only once even though she/he is receiving more than one of the four types of aid.*) (Check if the figures are estimates [ ].) 63

IF IT IS NOT POSSIBLE TO COMPLETE THIS QUESTION, PLEASE COLLECT THE DATA, AND A MEMBER OF THE SITE VISIT TEAM WILL ASSIST YOU UPON ARRIVING AT YOUR INSTITUTION.

	BEOG	SEOG	NDSL*	CWS*	Unduplicated Counts	
First Year	[ ]	[ ]	[ ]	[ ]	[ ]	11-12="09" / 13-37
Second Year	[ ]	[ ]	[ ]	[ ]	[ ]	38-62
Third Year	[ ]	[ ]	[ ]	[ ]	[ ]	11-12="10" / 13-37
Fourth Year	[ ]	[ ]	[ ]	[ ]	[ ]	38-62
Fifth Year	[ ]	[ ]	[ ]	[ ]	[ ]	11-12="11" / 13-37
Graduate/ Professional	[ ]	[ ]	[ ]	[ ]	[ ]	38-62
TOTAL	[ ]	[ ]	[ ]	[ ]	[ ]	11-12="12" / 13-37
How many of these students are transfers?	[ ]	[ ]	[ ]	[ ]	[ ]	38-62

*The questions focusing on CWS recipients refer to the *combined* number of recipients, and include both the summer and the regular academic year.

4A. FOR THE PREVIOUS ACADEMIC YEAR (I.E., 1977-78), WHAT WAS YOUR AVERAGE BEOG AWARD? (Check if the figures are estimates [ ].) 63

$ [ ] .00 64-67

4B. FOR THE PREVIOUS ACADEMIC YEAR (I.E., 1977-78), HOW MANY BEOG RECIPIENTS RECEIVED THE FOLLOWING TYPES OF AID? WHAT WAS THE AVERAGE AMOUNT OF THE OTHER AID RECEIVED UNDER THESE PROGRAMS? (Check if the figures are estimates ☐.)

11-12="13"
13

	Number of BEOG Recipients	Average Amount of Award	
SEOG	☐☐☐☐☐	☐☐☐☐	14-18, 19-22
NDSL*	☐☐☐☐☐	☐☐☐☐	23-27, 28-31
CWS*	☐☐☐☐☐	☐☐☐☐	32-36, 37-40
GSL	☐☐☐☐☐	☐☐☐☐	41-45, 46-49
State Grants	☐☐☐☐☐	☐☐☐☐	50-54, 55-58
Institutional Grants & Aid	☐☐☐☐☐	☐☐☐☐	59-63, 64-67

*The questions focusing on CWS recipients refer to the combined number of recipients, and include both the summer and the regular academic year.

5A. FOR THE PREVIOUS ACADEMIC YEAR (I.E., 1977-78), WHAT WAS YOUR AVERAGE SEOG AWARD? (Check if the figures are estimates ☐.)

68

$ ☐☐☐☐ .00 69-72

5B. FOR THE PREVIOUS ACADEMIC YEAR (I.E., 1977-78), HOW MANY SEOG RECIPIENTS RECEIVED THE FOLLOWING TYPES OF AID? WHAT WAS THE AVERAGE AMOUNT OF THE OTHER AID RECEIVED UNDER THESE PROGRAMS? (Check if the figures are estimates ☐.)

11-12="14"
13

	Number of SEOG Recipients	Average Amount of Award	
NDSL	☐☐☐☐☐	☐☐☐☐	14-18, 19-22
CWS*	☐☐☐☐☐	☐☐☐☐	23-27, 28-31
GSL	☐☐☐☐☐	☐☐☐☐	32-36, 37-40
BEOG	N/A	☐☐☐☐	41-44
State Grants	☐☐☐☐☐	☐☐☐☐	45-49, 50-53
Institutional Grants & Aid	☐☐☐☐☐	☐☐☐☐	54-58, 59-62

*The questions focusing on CWS recipients refer to the combined number of recipients, and include both the summer and the regular academic year.

6A. FOR THE PREVIOUS ACADEMIC TERM YEAR (I.E., 1977-78), WHAT WAS YOUR AVERAGE UNDERGRADUATE NDSL AWARD? (Check if the figures are estimates ☐.)

$ ☐☐☐☐☐.00

6B. FOR THE PREVIOUS ACADEMIC YEAR (I.E., 1977-78), HOW MANY NDSL RECIPIENTS RECEIVED THE FOLLOWING TYPES OF AID? WHAT WAS THE AVERAGE AMOUNT OF THE OTHER AID RECEIVED UNDER THESE PROGRAMS? (Check if the figures are estimates ☐.) UNDERGRADUATES ONLY.

	Number of NDSL Recipients	Average Amount of Award
CWS*	☐☐☐☐☐	☐☐☐☐
GSL	☐☐☐☐☐	☐☐☐☐
BEOG	N/A	☐☐☐☐
SEOG	N/A	☐☐☐☐
State Grants	☐☐☐☐☐	☐☐☐☐
Institutional Grants & Aid	☐☐☐☐☐	☐☐☐☐

*The questions focusing on CWS recipients refer to the combined number of recipients and include both the summer and the regular academic terms.

7A. FOR THE PREVIOUS ACADEMIC YEAR (I.E., 1977-78), WHAT WAS THE TOTAL NUMBER OF CWS RECIPIENTS BY THE FOLLOWING BREAKDOWNS? (Check if the figures are estimates ☐.)

Academic Year	☐☐☐☐☐
Summer term	☐☐☐☐☐
Unduplicated count	☐☐☐☐☐

7B. FOR THE PREVIOUS ACADEMIC YEAR (I.E., 1977-78), WHAT WAS YOUR AVERAGE CWS AWARD? (Check if figures are estimates ☐.)

$ ☐☐☐☐☐.00

IF IT IS NOT POSSIBLE TO COMPLETE THESE QUESTIONS, PLEASE COLLECT THE DATA, AND A MEMBER OF THE SITE VISIT TEAM WILL ASSIST YOU UPON ARRIVING AT YOUR INSTITUTION.

53
54-57
11-12="75"
13
14-18,19-22
23-27,28-31
32-35
36-39
40-44,45-48
49-53,54-57
58
59-63
64-68
69-73
74
75-79

7C. FOR THE PREVIOUS ACADEMIC YEAR, WHAT WERE THE AVERAGE AWARD AMOUNTS FOR CWS RECIPIENTS WHO RECEIVED OTHER TYPES OF AID? (Check if the figures are estimates ☐.)

11-12="16"

13

BEOG . . . . . $ _____ .00 16-17

SEOG . . . . . $ _____ .00 18-21

NDSL . . . . . $ _____ .00 22-25

8A. FOR THE PREVIOUS ACADEMIC YEAR (I.E., 1977-78), WHAT WAS THE DISTRIBUTION OF FINANCIAL AID BY THE SEX OF THE RECIPIENTS? ENTER AVERAGE AWARD VALUE FOR EACH CATEGORY OF AID SEPARATELY; FOR THE UNDUPLICATED COUNT, ENTER THE AVERAGE VALUE OF COMBINED BEOG AND CAMPUS-BASED AID.

	MALE		FEMALE		
	Number Recipients	Average Award	Number of Recipients	Average Award	
BEOG: Recipients & average BEOG award					26-43
SEOG: Recipients & average SEOG award					44-61
NDSL: Recipients & average NDSL award					62-79
CWS*: Recipients & average CWS award					11-12="17" 13-30
Unduplicated Count: Recipients & average combined BEOG/SEOG/NDSL/CWS award:					31-48

*The questions focusing on CWS recipients refer to the combined number of recipients, and include both the summer and the regular academic terms.

8. FOR THE PREVIOUS ACADEMIC YEAR (I.E., 1977-78), WHAT WAS THE DISTRIBUTION OF FINANCIAL AID BY THE RACE OF THE RECIPIENTS?

		RACE				
		White (not Hispanic)	Black (not Hispanic)	Hispanic	Indian or Asian	
BEOG	Number of Recipients					43-68
	Average BEOG Award					11-12="19" 13-28
SEOG	Number of Recipients					29-48
	Average SEOG Award					49-64 11-12="19"
NDSL	Number of Recipients					13-32
	Average NDSL Award					33-48
CWS*	Number of Recipients					49-68 11-12="20"
	Average CWS Award					13-28
Unduplicated Count	Number of Recipients					29-48
	Average combined BEOG/SEOG/NDSL/CWS Award					49-64

*The questions focusing on CWS recipients refer to the *combined* number of recipients, and include both the summer and the regular academic terms.

9. FOR THE PREVIOUS ACADEMIC YEAR (I.E., 1977-78), WHAT WAS THE DISTRIBUTION OF FINANCIAL AID BY THE DEPENDENCY STATUS AND INCOME LEVEL OF THE RECIPIENTS? 11-12="21"

		DEPENDENT STUDENTS (Note: Continued on next page)			
		0-$5,999	$6-$11,999	$12-$17,999	$18-$23,999
BEOG	Number of recipients				
	Average BEOG Award				
SEOG	Number of recipients				
	Average SEOG Award				
NDSL	Number of recipients				
	Average NDSL Award				
CWS*	Number of recipients				
	Average CWS Award				
Unduplicated Count	Number of recipients				
	Average combined BEOG/SEOG/NDSL/CWS Award				

13-32
33-48
49-68 11-12="22"
13-28
29-48
49-64 11-12="23"
13-32
33-48
49-64
13-28

*The questions focusing on CWS recipients refer to the *combined* number of recipients, and include both the summer and the regular academic terms.

9. (CONTINUED)

		Dependent Students		All Independent Students	
		$24-$29,000	$30,000 and over		
BEOG	Number of recipients				29-43
	Average BEOG Award				44-55
SEOG	Number of recipients				11-12="25" 13-27
	Average SEOG Award				28-39
NDSL	Number of recipients				40-54
	Average NDSL Award				11-12="26" 13-24
CWS*	Number of recipients				25-39
	Average CWS Award				40-51
Unduplicated Count	Number of recipients				11-12="27" 13-27
	Average combined BEOG/SEOG/NDSL/CWS Award				28-39

*The questions focusing on CWS recipients refer to the *combined* number of recipients, and include both the summer and the regular academic terms.

10. HOW MANY CWS RECIPIENTS (BOTH SUMMER AND REGULAR) ARE EMPLOYED IN ON-CAMPUS AND OFF-CAMPUS JOBS? (IF STUDENT WORKS BOTH ON-CAMPUS AND OFF-CAMPUS, COUNT IN EACH CATEGORY.) (Check if school does not participate in CWS ☐.) 40

On-Campus ☐ 41-45

Off-Campus ☐ 46-50

Respondent: Registrar/Admissions Office

11. FOR THE PREVIOUS ACADEMIC TERM (I.E., FALL 1978), PLEASE INDICATE THE TOTAL NUMBER OF STUDENTS (UNDERGRADUATES) ENROLLED HALF-TIME OR MORE IN EACH YEAR (AS APPLICABLE) AT YOUR INSTITUTION.

First year . . . . . ☐ 51-55

Second year . . . . . ☐ 56-60

Third year . . . . . ☐ 61-65

Fourth year . . . . . ☐ 66-70

11-12="28"

Fifth year . . . . . ☐ 13-17

12. FOR THE PREVIOUS ACADEMIC TERM (I.E., FALL 1978), WHAT WAS THE TOTAL NUMBER OF STUDENTS (UNDERGRADUATES) ENROLLED HALF-TIME OR MORE AT YOUR INSTITUTION, BY ENROLLMENT LEVEL STATUS:

First time students		18-22
Continuing students		23-27
Transfer student		28-32
Total undergraduates		33-37

13A. WHAT IS YOUR SCHOOL YEAR SCHEDULE? (*Circle only one.*)

Semester	1	38
Quarter	2	
Trimester . . .	3	
Annual	4	
Other _____ (specify)	☐	

13B. IN WHAT MONTHS DOES YOUR SCHOOL YEAR BEGIN AND END?

Beginning Month _____		39-40 ☐
Ending Month _____		41-42 ☐

14. WHAT IS THE HIGHEST AND LOWEST POSSIBLE GRADE POINT AVERAGE AT YOUR SCHOOL (E.G., A=4.0)?

Highest possible average	☐☐.☐	43-45
Lowest possible average	☐☐.☐	46-48

(*Return to Financial Aid Officer.*)

15. IF YOUR INSTITUTION HAS CONDUCTED A SURVEY OF STUDENTS BY INCOME LEVEL, PLEASE OBTAIN A COPY AND HOLD UNTIL THE SITE VISIT TEAM ARRIVES. DO NOT COMPLETE THE FOLLOWING MATRIX AS THE INTERVIEWER WILL INSERT THE INFORMATION.

Data are for academic year 197[ ]

	STUDENT CATEGORY (SPECIFY)			
$0-$5,999				
$6-$8,999				
$9-$11,999				
$12-$14,999				
$15-$17,999				
$18-$20,999				
$21-$23,999				
$24-$26,999				
$27-$29,999				
$30,000 and more				
TOTAL				

49

50-51,52-53,54-55,56-57

58-61,62-65,66-69,70-73

11-12="29"

13-16,17-20,21-24,25-28

29-32,33-36,37-40,41-44

45-48,49-52,53-56,57-60

61-64,65-68,69-72,73-76

11-12="30"

13-16,17-20,21-24,25-28

29-32,33-36,37-40,41-44

45-48,49-52,53-56,57-60

61-64,65-68,69-72,73-76

11-12="31"

13-16,17-20,21-24,25-28

29-33,34-38,39-43,44-48

Data are for academic year 197[ ]

	STUDENT CATEGORY (SPECIFY)			
$0-$5,999				
$6-$8,999				
$9-$11,999				
$12-$14,999				
$15-$17,999				
$18-$20,999				
$21-$23,999				
$24-$26,999				
$27-$29,999				
$30,000 and more				
TOTAL				

49

50-51,52-53,54-55,56-57

58-61,62-65,66-69,70-73

11-12="32"

13-16,17-20,21-24,25-28

29-32,33-36,37-40,41-44

45-48,49-52,53-56,57-60

61-64,65-68,69-72,73-76

11-12="33"

13-16,17-20,21-24,25-28

29-32,33-36,37-40,41-44

45-48,49-52,53-56,57-60

61-64,65-68,69-72,73-76

11-12="34"

13-16,17-20,21-24,25-28

29-33,34-38,39-43,44-48

This completes Part I of the questionnaire. Please retain it until the site visit team arrives at your institution. They will administer Part II at that time. In addition, please collect the following documents prior to their arrival:

- Most recent Fiscal Operations Report
- Most recent Application for Campus-Based Program Funds
- Most recent BEOG Quarterly Reports
- Department Budget
- Any other reports, surveys, etc. completed by your institution which deal with financial aid.

These will be of assistance to you during the interview. To reiterate, this is not an audit and will not involve a detailed examination of your financial records.

O.M.B. No. _____

Approval expires _____

A STUDY OF PROGRAM MANAGEMENT PROCEDURES IN THE CAMPUS-BASED AND BASIC GRANT PROGRAMS

INSTITUTION QUESTIONNAIRE

PART II: SITE VISIT DATA COLLECTION INSTRUMENT

Prepared for the
Department of Health, Education, and Welfare

by Applied Management Sciences, Inc.

Spring 1979

This survey is authorized by law (Section 416 of the General Education Provision Act as amended [20 USC 1226C]). While you are not required to respond, your cooperation is needed to make the results of this study comprehensive, accurate and timely.

Institution Code | | | | | | | 1-6

Sequence Number | 0 | 0 | 0 | 7-9

T II: SITE VISIT DATA COLLECTION 10-"4"

D. STAFF TRAINING: THE QUESTIONS IN THIS SECTION FOCUS ON THE KINDS OF TRAINING RECEIVED BY YOUR FINANCIAL AID OFFICE PERSONNEL. 11-12 = "01"

pondent: *Financial Aid Officer*

FOR THE AREAS IN WHICH TRAINING WAS PROVIDED IN THE 1977-78 ACADEMIC YEARS, PLEASE INDICATE THE NUMBER OF AID OFFICE PERSONNEL RECEIVING TRAINING AND THE APPROXIMATE TOTAL NUMBER OF PERSON-HOURS OF TRAINING PROVIDED FOR FULL-TIME AND PART-TIME EMPLOYEES. (*Check if the figures are estimates* ☐.) 13

	Full-Time		Part-Time		
	Number Receiving Training	Number of Person-Hours	Number Receiving Training	Number of Person-Hours	
Counseling					14-15,16-19,20-21, 22-25,26-27,28-31 32-33,34-37,38-39, 40-43,44-45,46-49, 50-51,52-55,56-57, 58-61,62-63,64-67, 68-69,70-73
Program Regulations & Compliance Procedures					
Need Analysis					
Packaging and Delivery of Aid					
Record Keeping					11-12 = "02" 13-14,15-18,19-20, 21-24,25-26,27-30, 31-32,33-36,37-38, 39-42,43-44,45-48
Validation of Student-Reported Data					
Completion of Campus-Based Application					
Management Skills					

HOW MANY HOURS OF THIS TRAINING WAS PROVIDED BY EITHER THE CENTRAL OR REGIONAL OFFICES OF USOE, FOR FULL-TIME AID STAFF? PART-TIME STAFF?

Full-time ☐ Person-hours 49-52

Part-time ☐ Person-hours 53-56

FOR THE 1976-77 ACADEMIC YEAR, HOW MANY HOURS OF TRAINING WERE RECEIVED BY THE FULL-TIME AND PART-TIME EMPLOYEES OF THE FINANCIAL AID OFFICE? HOW MANY HOURS OF THIS TRAINING WERE PROVIDED BY USOE?

Total staff training for 1976-77 ☐ Person-hours 57-60

Amount provided by USOE ☐ Person-hours 61-64

E. APPLICATION FOR CAMPUS-BASED PROGRAM FUNDING: THE QUESTIONS IN THIS SECTION ARE DIRECTED AT THE PROCEDURES USED TO COMPLETE THE APPLICATION FOR PARTICIPATION IN THE CAMPUS-BASED PROGRAMS.

11-12 = "03"

Respondent: Financial Aid Officer

1A. CHECK IF INSTITUTION DOES NOT PARTICIPATE IN ANY OF THE CAMPUS-BASED PROGRAMS, AND GO TO SECTION G. ☐ 13

1B. PLEASE DESCRIBE YOUR APPLICATION FOR PARTICIPATION IN CAMPUS-BASED PROGRAMS FOR EACH OF THE FOLLOWING FISCAL YEARS: 1975/76, 1976/77, AND 1977/78. (*Circle one for each year.*)

	1975/76	1976/77	1977/78	
Did not apply	1	1	1	14,15,16
Was required to submit long-form	2	2	2	
Optionally chose to use long-form	3	3	3	
Submitted short-form of tripartite application .	4	4	4	

2. FOR FISCAL YEAR 1978/79 DID YOUR INSTITUTION SUBMIT A REQUEST FOR AUGMENTATION IN YOUR APPLICATION FOR PARTICIPATION IN THE CAMPUS-BASED PROGRAMS?

Yes 1 17
No 2

3. FOR FISCAL YEAR 1979/80 DID YOUR INSTITUTION SUBMIT A REQUEST FOR PART B FUNDING IN YOUR FISAP APPLICATION?

Yes 1 18
No 2

4. ON WHAT BASIS DID YOU DECIDE TO EITHER COMPLETE OR OMIT THE OPTIONAL ADDITIONAL INFORMATION REQUIRED FOR SPECIAL INCREASES IN FUNDING ON THE 1979/80 FISAP APPLICATION? (*Interviewer - Probe for specific details, rationale, trade-offs, etc.*)

_____ 19-20 = ☐
_____ 21-22 = ☐
_____ 23-24 = ☐
_____ 25-26 = ☐
_____
_____
_____

5. FOR THE FISAP (I.E., 1979/80 APPLICATION) PLEASE DESCRIBE THE PROCEDURES USED AT YOUR INSTITUTION TO PROVIDE THE INFORMATION REQUIRED ON THE CAMPUS-BASED APPLICATION FORM. (*Interviewer - Probe for specific details--who provides the data, amount of "hard" data involved, specific rules for projecting changes, subjective elements involved, etc.*)

a. Institutional scholarship and student aid expenditures: _____ 27-28 = ☐
_____ 29-30 = ☐
_____

(CONTINUED)

b. The amount of aid needed (for each program): _____ 31-32 = ☐

_____ 33-34 = ☐

_____

c. The actual student headcount: _____ 35-36 = ☐

_____ 37-38 = ☐

_____

d. Revenues received for tuition and fees: _____ 39-40 = ☐

_____ 41-42 = ☐

_____

e. Total BEOG awards: _____ 43-44 = ☐

_____ 45-46 = ☐

_____

f. Total Institutional Grants and Scholarships: _____ 47-48 = ☐

_____ 49-50 = ☐

_____

g. Total State Grants and Scholarships: _____ 51-52 = ☐

_____ 53-54 = ☐

_____

h. Number of potentially eligible students by income category: _____ 55-56 = ☐

_____ 57-58 = ☐

_____

i. If entries over $12,000 were estimated, please describe the procedures used:

_____ 59-60 = ☐

_____ 61-62 = ☐

_____

F. ALLOCATION OF CAMPUS-BASED AID TO INSTITUTIONS: THE QUESTIONS IN THIS SECTION FOCUS ON THE PROCEDURES USED BY YOUR INSTITUTION TO DEVELOP AID PACKAGES PRIOR TO NOTIFICATION OF YOUR CAMPUS-BASED AID AWARD LEVEL.

Respondent: Financial Aid Officer

1. DOES YOUR INSTITUTION RECEIVE DIRECT STATE FUNDING FOR THE DISTRIBUTION OF AID TO STUDENTS?

Yes 1 *63*
No 2

2A. WHAT TYPE OF ADMISSION POLICY DOES YOUR INSTITUTION EMPLOY? (*Circle only one.*)

All admissions are completed prior to a pre-established date 1 *64*
"Rolling" admissions throughout the school year 2

2B. IN EACH OF THE FOLLOWING YEARS, WHAT WAS THE DATE BY WHICH MOST FIRST-YEAR AND CONTINUING STUDENT AID PACKAGES WERE CALCULATED?

	Dates for: First-Year Month	First-Year Day	Continuing Month	Continuing Day	
1977/78 School Year					*65-66,67-68,69-70, 71-72*
1978/79 School Year					*73-74,75-76,77-78, 79-80*

HOW DO YOU PACKAGE AID PRIOR TO RECEIVING NOTIFICATION OF YOUR AWARD LEVELS?
(Interviewer - Probe for assumptions made about likely award levels; financial aid strategies used; and benefits expected from earlier USOE notifications.)

11-12 = "04"

13-14 =

15-16 =

17-18 =

19-20 =

21-22 =

23-24 =

(Go to Section G, Q.1)

Respondent: Chief Fiscal Officer

4A. DO YOU RECEIVE CAMPUS-BASED AID FUNDS VIA A LETTER OF CREDIT?

Yes . . . . . 1 — 25

No 2

4B. WHY NOT?

_____ 26-27 = ☐

_____ 28-29 = ☐

_____

(Please skip to Q.6)

5. WHAT IS DONE WITH FEDERAL FUNDS DRAWN PRIOR TO DISBURSAL TO STUDENTS? WHY IS THIS DONE (E.G., WHAT ARE THE BENEFITS TO YOUR INSTITUTION AS A RESULT OF THIS)?

_____ 30-31 = ☐

_____ 32-33 = ☐

6. WHAT PROCEDURES DO YOU USE TO TRANSFER FEDERAL STUDENT AID FUNDS AMONG ACCOUNTS? (*Interviewer - Probe for details.*)

_____ 34-35 = ☐

_____ 36-37 = ☐

_____ 38-39 = ☐

_____ 40-41 = ☐

_____ 42-43 = ☐

_____

_____

_____

7A. HAVE YOU EVER OBTAINED FUNDS ABOVE THE LETTER OF CREDIT CEILING LEVEL?

Yes . . . 1 44

No . . . 2

B. PLEASE SPECIFY THE YEARS AND THE CIRCUMSTANCES FOR WHICH THIS OCCURRED:

_____ 45-46 = ☐

_____ 47-48 = ☐

_____ 49-50 = ☐

_____ 51-52 = ☐

_____ 53-54 = ☐

_____

_____

Chief Fiscal Officer: Thank you for your cooperation. You have completed this questionnaire.

G. STUDENT COUNSELING SERVICES: THIS SECTION FOCUSES ON THE AREA OF FINANCIAL AID CONSUMERISM. IT INCLUDES THE QUALIFICATIONS OF YOUR COUNSELORS, AND THE ACTIVITIES CURRENTLY BEING UNDERTAKEN TO PROVIDE STUDENT COUNSELING SERVICES.

Respondent: Financial Aid Officer

1. FOR THE PREVIOUS ACADEMIC TERM (I.E., FALL 1978) PLEASE INDICATE THE APPROXIMATE NUMBER OF INDIVIDUALS WHO WERE COUNSELED EITHER IN PERSON OR BY TELEPHONE BY THE FINANCIAL AID STAFF. (*Check if this is an estimate* ☐ .) 55

	Number Counseled	
By Professional Staff	☐	56-60
By Peer Counselors	☐	61-65

2. APPROXIMATELY WHAT PROPORTION OF COUNSELED INDIVIDUALS WERE NOT ATTENDING THIS INSTITUTION?

☐ % 66-67

3. WHAT METHODS ARE USED BY YOUR INSTITUTION TO INFORM INDIVIDUALS ABOUT FINANCIAL AID PROGRAMS? (*Check all that apply.*)

None	☐ 68
Financial aid fact sheets	☐ 69
Pamphlets/brochures	☐ 70
T.V./radio ads	☐ 71
Newsletters	☐ 72
Student newspapers	☐ 73
Letters sent directly to high school seniors	☐ 74
Representatives sent to address high school seniors	☐ 75
Don't know	☐ 76
Other _____ (specify)	☐ 77

79-79=☐

HOW DO YOU COORDINATE YOUR INFORMATION DISSEMINATION ACTIVITIES WITH OTHER AGENCIES (E.G., USOE, STATE AND LOCAL GOVERNMENTS AND SCHOLARSHIP/NEED ANALYSIS SERVICE)?

11-12="05"

_____ 13-14=

_____ 15-16=

_____ 17-18=

_____ 19-20=

_____ 21-22=

_____

HOW ARE BASIC GRANT APPLICATION FORMS DISTRIBUTED TO STUDENTS BY THE FINANCIAL AID OFFICE (OR OTHER APPROPRIATE OFFICE) AT YOUR SCHOOL? (Check all that apply.)

All incoming students receive the necessary forms . . . . . ☐ 23

Forms are available at the financial aid office, but no efforts are made to disseminate them or advertise their availability . . . . ☐ 24

Forms are available at the financial aid office, and an effort is made to inform students of their availability . . . . . ☐ 25

Forms are available at other locations on-campus (e.g., student union, dormitories, etc.) . . . . . ☐ 26

Other _____ (specify) . . ☐ 27

28-29=☐

FOR STUDENTS WHO WISH TO APPLY FOR A BEOG, WHAT FORM DO YOU GIVE THEM? (Check all that apply.)

BEOG Application Form . . . . . ☐ 30

CSS/FAF . . . . . ☐ 31

ACT/FFS . . . . . ☐ 32

Pennsylvania Higher Education Assistance Form . . . . . ☐ 33

Other _____ (script) . . ☐ 34

35-36=☐

DOES YOUR INSTITUTION ARRANGE OR ENCOURAGE FOR THE USE OF "THIRD PARTIES" TO ASSIST IN COMPLETING STUDENT AID APPLICATIONS? (Circle one response.)

Yes, arrange 1 37

Yes, encourage 2

No 3

7B. WHAT TYPES OF CONSULTANTS ARE USED FOR THIS PURPOSE?

_____

_____

_____

_____

_____

38-39=☐

8A. ARE THERE ANY SPECIAL POPULATIONS (E.G., MINORITIES, WOMEN, ETC.) FOR WHOM YOUR FINANCIAL COUNSELING IS DIFFERENT?

Yes 1
No (*Go to Section H, Q.1*) . . 2

40

8B. WHAT IS INCLUDED IN THIS COUNSELING?

41-42=
43-44=
45-46=

8C. WHO AT YOUR INSTITUTION GENERALLY PROVIDES THIS COUNSELING?

47-48=

(*Go to Section H, Q.1*)

DEVELOPMENT OF STUDENT AID PACKAGES: THE QUESTIONS IN THIS SECTION FOCUS ON THE VARIOUS ASPECTS OF STUDENT AID PACKAGING INCLUDING: YOUR PACKAGING PHILOSOPHY; THE USE OF PACKAGING SYSTEMS; THE CALCULATION OF THE PARENTAL CONTRIBUTION; AND THE CALCULATION OF THE STUDENT BUDGET.

Respondent: *Financial Aid Officer*

PLEASE PROVIDE, IN THE FIRST COLUMN BELOW, THE STANDARD UNDERGRADUATE STUDENT BUDGET WHICH HAS BEEN ESTABLISHED FOR THE FOLLOWING TYPE OF STUDENT:

- DEPENDENT, SINGLE
- COMMUTER, LIVING AT HOME
- STATE/DISTRICT RESIDENT (FOR TUITION PURPOSES)
- ATTENDS SCHOOL FULL-TIME OVER A NINE-MONTH ACADEMIC PERIOD.

WHERE DIFFERENT STUDENT BUDGETS HAVE BEEN ESTABLISHED FOR UNDERGRADUATES, PLEASE INDICATE IN THE REMAINING COLUMNS THE APPLICABLE STUDENT CATEGORY (E.G., SINGLE ON-CAMPUS, MARRIED WITH NO CHILDREN, NON-STATE RESIDENT, ETC.) AND THE ESTABLISHED COST LEVELS.

BUDGET CATEGORIES	1) For categories specified	2)	3)	
Tuition & fees				*49-50,51-52* / *53-57,58-62,63-67*
Books, supplies, & course materials				*68-70,71-73,74-76* / *11-12="06"*
Room/housing				*13-16,17-20,21-24*
Food/board				*25-28,29-32,33-36*
Transportation				*37-39,40-42,43-45*
Medical & dental expenses				*46-48,49-51,52-54*
Miscellaneous				*55-57,58-60,61-63*
Other _____ (specify)				*64-67,68,71,72-75* *76-77=*
Other _____ (specify)				*11-12="07"* *13-15,16-18,19-21* *22-23=*
Other _____ (specify)				*24-26,27-29,30-32* *33-34=*

QUESTION 12, CONTINUED

	4)	5)	6)	
BUDGET CATEGORIES				
Tuition & fees				41-45, 46-50, 51-55
Books, supplies, & course materials				56-58, 59-61, 62-64
Room/housing				65-68, 69-72, 73-76
				11-12="08"
Food/board				13-16, 17-20, 21-24
Transportation				25-27, 28-30, 31-33
Medical & dental expenses				34-36, 37-38, 40-42
Miscellaneous				43-45, 46-48, 49-51
Other _____ (specify)				52-55, 56-59, 60-63, 64-65=
Other _____ (specify)				66-68, 69-71, 72-74, 75-76=
				11-12="09"
Other _____ (specify)				13-15, 16-18, 19-21, 22-23=

12B. IF THE UNDERGRADUATE STUDENT'S ESTIMATED BUDGET DIFFERS FROM THE STANDARD, WHAT IS DONE? (Check all that apply.) (Check "other" if students do not submit a budget.)

- If individual categories are higher, they are reduced to the standard, even if the overall total is the same as the standard . . . . . ☐ 24
- If individual categories are higher, they are used as long as the overall total is the same as the standard . . . . . ☐ 25
- If the student's estimate is lower than the standard and is judged to be unrealistic, the standard is used . . . . . ☐ 26
- Other _____ (specify) . . . . . ☐ 27 28-29=☐
- _____ . . . . . ☐ 30 31-32=☐

13. WHAT DOLLAR ADJUSTMENTS ARE MADE TO THE STANDARD BUDGETS FOR THE FOLLOWING USUAL EXPENSES OR CIRCUMSTANCES?

a. Married with additional (i.e., above the standard) children: _____ 33-34=☐

_____ 35-36=☐

_____ 37-38=☐

b. Married with student spouse: _____ 39-40=☐

_____ 41-42=☐

_____ 43-44=☐

c. Part-time students: _____ 45-46=[ ]

_____ 47-48=[ ]

_____ 49-50=[ ]

d. Higher cost of books and supplies due to academic program (e.g., engineering, architecture, nursing, etc.): _____ 51-52=[ ]

_____ 53-54=[ ]

_____ 55-56=[ ]

e. Special academic program costs (e.g., equipment, field trips, etc.): _____ 57-58=[ ]

_____ 59-60=[ ]

_____ 61-62=[ ]

f. Other educationally-related expenses (e.g., higher commuting costs): _____ 63-64=[ ]

_____ 65-66=[ ]

_____ 67-68=[ ]

g. Other miscellaneous expenses (e.g., child care, health expenses): _____ 69-70=[ ]

_____ 71-72=[ ]

_____ 73-74=[ ]

WHAT LIMITATIONS, IF ANY, ARE PLACED UPON THE LEVEL OF THE TOTAL STUDENT BUDGET FOR SELF-SUPPORTING UNDERGRADUATE STUDENTS (E.G., A MAXIMUM AMOUNT IS STIPULATED, ETC.)?

_____ 75-76=[ ]

_____ 77-78=[ ]

_____ 79-80=[ ]

HOW ARE SPOUSES' EARNINGS TREATED FOR UNDERGRADUATE MARRIED STUDENTS? (Describe for both spouses who are students or non-students.) 11-12="10"

_____ 13-14=[ ]

_____ 15-16=[ ]

ARE ANY OTHER ADJUSTMENTS SYSTEMATICALLY EMPLOYED FOR UNDERGRADUATE STUDENTS (E.G., STUDENT ATTENDING SUMMER SCHOOL, STUDENTS WITH NEGATIVE OR ZERO PARENTAL INCOME, HANDICAPPED STUDENTS, ETC.)?

_____ 17-18=[ ]

_____ 19-20=[ ]

_____ 21-22=[ ]

_____

_____

4. WHAT NEEDS ANALYSIS SYSTEM IS CURRENTLY BEING USED BY YOUR INSTITUTION FOR UNDERGRADUATE STUDENTS TO CALCULATE FAMILY CONTRIBUTION? (*Check all that apply.*)

Basic Grant Application	☐	23
CSS (Financial Aid Form)	☐	24
ACT (Family Financial Statement)	☐	25
Income Tax System	☐	26
Student Assistance Financial Evaluation (SAFE)	☐	27
Student Aid Management (SAM)	☐	28
Financial Analysis Services (FAS)	☐	29
Illinois State Scholarship Commission	☐	30
Functional Solution, Inc.	☐	31
Monroe, The Calculator Company	☐	32
J.S. Jones and Associates	☐	33
Other _____ (specify)	☐	34
		35=☐

5A. WHAT ELEMENTS USED IN THE CALCULATION OF FAMILY CONTRIBUTION ARE SYSTEMATICALLY REVIEWED?

_____ 36-37=☐

_____ 38-39=☐

_____ 40-41=☐

_____ 42-43=☐

_____ 44-45=☐

_____ 46-47=☐

_____ 48-49=☐

_____ 50-51=☐

_____ 52-53=☐

_____ 54-55=☐

5B. APPROXIMATELY WHAT PROPORTION OF THE NEEDS ANALYSIS FORMS ARE EXAMINED ANNUALLY?

☐ % 56-57

5C. APPROXIMATELY WHAT PERCENTAGE OF THE CALCULATED PARENTAL CONTRIBUTIONS HAVE TO BE READJUSTED?

☐ % 58-59

5D. WHAT IS INCLUDED IN THIS REVIEW? (*Check all that apply.*)

Unusual conditions are checked for possible changes in the reported financial information . . . . . ☐ 60

The reasonableness of specific expenses (e.g., medical, emergency, debts, etc.) is checked . . . . . ☐ 61

Reported data are validated using other information in the student's file . . . . . ☐ 62

Other _____ (*specify*) . . . ☐ 63 64-65=☐

Other _____ (*specify*) . . . ☐ 66 67-68=☐

Other _____ (*specify*) . . . ☐ 69 70-71=☐

5E. HOW ARE DATA VALIDATED? (*If available, obtain copy of validation manual.*)

_____ 72-73=☐

_____ 74-75=☐

_____ 76-77=☐

_____

_____

_____

_____

11-12="11"

. HAVE YOU EVER FOUND IT NECESSARY TO USE A DIFFERENT VALUE (EITHER HIGHER OR LOWER) FOR FAMILY CONTRIBUTION THAN THAT WHICH WAS CALCULATED?)

Yes 1

No (*Skip to Q.7a*) 2 13

PLEASE DESCRIBE THE CIRCUMSTANCES (E.G., THE TYPE OF STUDENT, THE REASON(S) FOR MAKING THE CHANGE, THE CRITERIA USED, ETC.):

_____ 14-15=☐

_____ 16-17=☐

_____ 18-19=☐

_____ 20-21=☐

_____

IS THIS VALUE CHANGED FOR OTHER STUDENTS WITH SIMILAR CIRCUMSTANCES?

Yes 1

No 2 22

In some cases 3

7A. HOW IS STUDENT FINANCIAL AID PACKAGED AT YOUR INSTITUTION? (*Circle only one.*)

Fully computerized packaging system (*Skip to Q.8a*) . . . 1
Fully manual packaging system 2 23
Combination of manual and computerized packaging system 3

7B. PLEASE DESCRIBE THE MANUAL SYSTEM WHICH IS USED (E.G., PROCEDURES, DATA ELEMENTS, ETC.):

24-25 ☐
26-27 ☐

(*If a fully manual system is used, skip to Q.9A*)

8A. WHAT TYPE OF COMPUTERIZED PACKAGING SYSTEM DOES YOUR INSTITUTION USE? (*If a system has been modified for use at your institution, please indicate the changes which have been made.*)

28-29 ☐
30-31 ☐
32-33 ☐

8B. WHAT DATA ELEMENTS ARE REQUIRED FOR PACKAGING AID UNDER THIS SYSTEM? (*Include all elements such as need, class level, grade point average, etc.*) IF AVAILABLE, PLEASE PROVIDE THE USERS' MANUAL.

34-35 ☐
36-37 ☐
38-39 ☐
40-41 ☐

9A. IN DEVELOPING AN AID PACKAGE, HOW ARE THE STUDENT'S EXPECTED SAVINGS FROM SUMMER EARNINGS TREATED? (*Circle only one.*)

The same amount is used for all students (*please specify*: . . . . . 1 — 42

$ [ ] .00) — 43-46= [ ]

Amount varies by level of parental contribution 2

Amount varies by parental income 3

Amount varies by student's area of residence (i.e., access to summer jobs) . . 4

Amount varies by student's year in school . . 5

Other _____ (*specify*) . . 6 — 47-48= [ ]

9B. PLEASE DESCRIBE THE WAYS IN WHICH THE AMOUNT VARIES AND INDICATE THE LEVEL USED:

_____

_____ 49-50= [ ]

_____ 51-52= [ ]

_____

9C. HOW IS THE STUDENT'S "OTHER INCOME" DETERMINED? HOW IS IT USED?

_____ 53-54= [ ]

_____ 55-56= [ ]

_____

_____

_____

_____

_____

_____

_____

_____

Questions 10A-13C are intended to explore the overall packaging philosophy employed by your institution.

10A. WHEN DEVELOPING AN AID PACKAGE FOR STUDENTS, HOW DO YOU TREAT NEED BASED/UNRESTRICTED GRANTS AND SCHOLARSHIPS (NON-RETURNABLE AID), EXCLUDING BEOG? (*Circle only one.*)

Non-returnable aid is awarded as a fixed percent of need 1

Non-returnable aid is awarded as a variable percent of need--all eligible students receive some non-returnable aid 2 57

Non-returnable aid is awarded as a variable percent of need--loan/work burden is equalized among students 3

Non-returnable aid is awarded over and above a fixed level of loans and work (i.e., a self-help base is established for all students) 4

Other _____ (specify) . . 5 58-59 ☐

10B. IF THE AMOUNT OF AVAILABLE NEED BASED/UNRESTRICTED GRANT AND SCHOLARSHIP FUNDS (EXCLUDING BEOG) IS LESS THAN THE TOTAL CALCULATED NEED, HOW DO YOU ESTABLISH PRIORITIES FOR AWARDING GRANTS AND SCHOLARSHIPS TO STUDENTS? (*Circle only one.*)

Funds are awarded in relation to the level of the students' need (i.e., most needy students are awarded first) until funds are exhausted 1

Funds are awarded on the basis of non-need criteria (e.g., academic achievement, to attract students for specific programs, etc.) 2 60

Funds are awarded to married students with dependents first 3

Other _____ (specify) . . 4 61-62 ☐

10C. PLEASE SPECIFY THE NON-NEED CRITERIA:

_____ 63-64 ☐

_____ 65-66 ☐

_____

. HOW ARE GRANTS AND SCHOLARSHIPS (EXCLUDING BEOG) PACKAGED FOR THOSE UNDERGRADUATE STUDENTS WHOSE COST OF EDUCATION EXCEEDS THE BASIC BUDGET (E.G., OUT-OF-STATE STUDENTS, STUDENTS WITH HIGHER PROGRAM COSTS, ETC.)? *(If all of these students are treated similarly, check the boxes in the first column. If treatment varies by category please indicate the student type that it applies to e.g., [out-of-state resident] at the top of the column and check the appropriate responses for each column.)*

	All Undergraduate Students	If procedure varies by student type, please specify: _____	_____	_____
Same as described in Q.10a	☐	☐	☐	☐
Non-returnable aid is awarded as a fixed percentage of need, up to a maximum dollar amount	☐	☐	☐	☐
Non-returnable aid is awarded as a fixed percentage of need: no ceiling is established on the maximum amount	☐	☐	☐	☐
The amount of non-returnable aid is equalized across all students, and higher costs are met through additional loans/work	☐	☐	☐	☐
The amount of loans and work (i.e., self-help) is equalized across all students, and higher costs are met through non-returnable aid	☐	☐	☐	☐
Other _____ _____ [specify]	☐	☐	☐	☐

11-12="12"
13-14, 15-16, 17-18
19-22
23-26
27-30
31-34
35-38
39-42
43-44=☐

. HOW ARE UNDERGRADUATE STUDENTS TREATED WHOSE NEEDS CANNOT BE MET DUE TO INSUFFICIENT FEDERAL OR STATE FUNDS? *(Check all that apply.)*

Admission is denied . . . . . ☐	45
No aid is awarded . . . . . ☐	46
Institutional funds are used to meet the students' needs . . . ☐	47
GSLs are used to meet the students' needs . . . . . ☐	48
Other _____ [specify] . . ☐	49

50-51=☐

13A. HOW ARE INDEPENDENT (I.E., SELF-SUPPORTING) UNDERGRADUATE STUDENTS TREATED WITH REGARD TO THE CALCULATION OF NEED? (*Circle only one.*)

Same as dependent students--students' incomes are treated as the family contribution	1	52
Need is calculated on the basis of parental financial income	2	
Other _____ (specify) . .	3	53-54=

13B. WHEN DEVELOPING AN AID PACKAGE FOR INDEPENDENT (I.E., SELF-SUPPORTING) UNDERGRADUATE STUDENTS, HOW IS NON-RETURNABLE AID (EXCLUDING BEOG) AWARDED? (*Circle only one.*)

Same as for dependent students	1	
A fixed proportion of non-returnable aid is allocated to independent students and distributed among all of those who are eligible	2	55
Non-returnable aid is awarded on the basis of non-need criteria (e.g., age, marital status, years since high school, etc.)	3	
Other _____ (specify) . .	4	56-57=

13C. PLEASE SPECIFY THE NON-NEED CRITERIA:

_____ 58-59=

_____ 60-61=

_____ 62-63=

_____ 64-65=

Questions 14-16C are intended to explore your aid packaging procedures in greater detail.

14. DOES YOUR INSTITUTION REQUIRE STUDENTS TO APPLY FOR BEOG IN ORDER TO RECEIVE OTHER TYPES OF AID? 11-12="13"

Yes	1	13
No	2	

15A. FOR WHAT TYPES OF STUDENTS (E.G., INDEPENDENT, DEPENDENT, FAMILY CONTRIBUTION UNDER SOME PERCENT OF COST, ETC.), DO YOU START PACKAGING WITH NEED BASED/UNRESTRICTED GRANT/SCHOLARSHIP AID?

_____ 14-15=

_____ 16-17=

_____ 18-19=

_____ 20-21=

15. FOR THESE STUDENTS (THOSE IDENTIFIED IN 15A, ABOVE), IN WHAT SEQUENCE DO YOU PACKAGE NEED-BASED GRANT/SCHOLARSHIP AID (E.G., SEOG FIRST)?

22-23 ☐
24-25 ☐
26-27 ☐

16. FOR THESE STUDENTS, AT WHAT POINT DO YOU STOP GIVING NEED-BASED GRANT/SCHOLARSHIP AID AND PACKAGE "SELF-HELP" SUPPORT (I.E., LOANS AND/OR WORK)?

28-29 ☐
30-31 ☐
32-33 ☐

16A. FOR WHAT TYPES OF STUDENTS DO YOU START PACKAGING WITH SELF-HELP SUPPORT (I.E., LOANS AND/OR WORK)?

34-35 ☐
36-37 ☐
38-39 ☐
40-41 ☐

17. FOR THESE STUDENTS (THOSE IN 16A, ABOVE), IN WHAT SEQUENCE DO YOU PACKAGE SELF-HELP SUPPORT (E.G., NDSL FIRST)?

42-43 ☐
44-45 ☐
46-47 ☐

18. FOR THESE STUDENTS, AT WHAT POINT DO YOU STOP GIVING SELF-HELP SUPPORT AND PACKAGE GRANT/SCHOLARSHIP AID?

48-49 ☐
50-51 ☐
52-53 ☐

Questions 17-23 are intended to explore your treatment of specific aid sources.

17. HOW IS NON-RETURNABLE AID WHICH IS PROVIDED BY PHILANTHROPIC ORGANIZATIONS (E.G., KIWANIS, ELKS, ETC.) TREATED FOR THOSE STUDENTS RECEIVING SUCH AWARDS? (*Circle only one.*)

Entire amount is used to reduce the loan/work burden . . . 1

A portion is used to reduce the loan/work burden, and the balance is used to reduce the level of non-returnable aid 2 *54*

Entire amount is used to reduce the student's level of non-returnable aid 3

Other _____ (*specify*) . . 4 *55-56=*☐

18. ARE POTENTIAL UNDERGRADUATE LOAN RECIPIENTS ENCOURAGED OR REQUIRED TO FIRST APPLY FOR A GSL AT YOUR SCHOOL?

Yes, students are encouraged to apply for a GSL 1 *57*

Yes, students are required to apply for a GSL 2

No 3

19A. DO YOU EVER COUNSEL UNDERGRADUATE STUDENTS NOT TO SEEK A GUARANTEED STUDENT LOAN? (*Circle only one.*)

Yes, often 1 *58*

Yes, but infrequently 2

No 3

19B. WHY? (*Check all that apply.*)

Students' needs are met by other financial aid sources . . . . . ☐ *59*

Anticipated future earnings are too low . . . . . ☐ *60*

Students are not eligible . . . . . ☐ *61*

Students are not eligible for interest subsidy . . . . . ☐ *62*

Other _____ (*specify*) . . . . . ☐ *63*

64-65=☐

20A. ARE STUDENTS GIVEN AN OPTION TO SELECT BETWEEN LOANS AND WORK IN ORDER TO MEET THAT PORTION OF THEIR NEED WHICH IS NOT COVERED BY NON-RETURNABLE AID?

Yes 1
No . . . . 2 — 66

20B. DOES THIS APPLY TO ALL STUDENTS?

Yes . . . . 1 — 67
No 2

20C. PLEASE EXPLAIN:

_____ 68-69= ☐
_____ 70-71= ☐
_____

. IF CWS FUNDS ARE LIMITED, WHAT CRITERIA ARE USED TO IDENTIFY STUDENTS FOR WORK STUDY?

_____ 72-73= ☐
_____ 74-75= ☐
_____
_____
_____

. WHAT PROCEDURES ARE USED TO IDENTIFY WORK STUDY JOBS? _____ 76-77= ☐

_____ 78-79= ☐
_____
_____
_____

11-12="14"

. HOW ARE CWS RECIPIENTS MATCHED TO JOBS? (PROBE IN PARTICULAR FOR INFORMATION ON HANDICAPPED AND MINORITY STUDENTS.)

_____ 13-14= ☐
_____ 15-16= ☐
_____ 17-18= ☐
_____ 19-20= ☐
_____
_____
_____

I. ALLOCATION OF AID TO STUDENTS: THE QUESTIONS IN THIS SECTION FOCUS ON: THE PROCEDURES USED BY YOUR INSTITUTION TO VALIDATE INFORMATION SUBMITTED BY STUDENTS ON BASIC GRANT APPLICATIONS; THE PROCEDURES USED TO ALLOCATE AID TO STUDENTS, INCLUDING THE NOTIFICATION AND DELIVERY OF AID; THE REPACKAGING OF AID; AND THE RECOVERY OF AID FROM RECIPIENTS WHO ARE NO LONGER ELIGIBLE.

Respondent: Financial Aid Officer

1A. HOW WERE DATA ON BEOG APPLICATIONS VALIDATED BY YOUR INSTITUTION PRIOR TO ACADEMIC YEAR 1978/79? HOW ARE THE DATA CURRENTLY VALIDATED? (*Check all that apply.*)

	Prior to 1978/79	Current	
BEOG applications are not validated	☐	☐	21,22
Compare BEOG applications with other financial aid applications submitted by students	☐	☐	23,24
Request documentation such as 1040 forms from students	☐	☐	25,26
Request statements of non-taxable income from students	☐	☐	27,28
Request documentation of dependency	☐	☐	29,30
Other _____ (specify)	☐	☐	31,32
			33-34 ☐

1B. WHAT PROCEDURES WERE EMPLOYED BY YOUR INSTITUTION TO CORRECT INVALID DATA ON BEOG APPLICATIONS PRIOR TO 1978/79? WHAT PROCEDURES ARE CURRENTLY EMPLOYED TO CORRECT INVALID DATA? (*Check all that apply.*) 35-36 ☐

	Prior to 1978/79	Current	
None	☐	☐	37,38
Schedule appointments with students, assist them in correcting the data and have them re-sign their SERs	☐	☐	39,40
Refer to OE after giving students the opportunity to correct the data	☐	☐	41,42
Other _____ (specify)	☐	☐	43,44
			45-46 ☐

2A. HOW WERE DATA ON CAMPUS-BASED APPLICATIONS VALIDATED BY YOUR INSTITUTION PRIOR TO ACADEMIC YEAR 1978/79? HOW ARE THE DATA CURRENTLY VALIDATED? (*Check all that apply.*) 47-48 ☐

	Prior to 1978/79	Current	
Campus-Based applications are not validated	☐	☐	49,50
Compare Campus-Based applications with other financial aid applications submitted by students	☐	☐	51,52
Request documentation such as 1040 forms from students	☐	☐	53,54
Request statements of non-taxable income from students	☐	☐	55,56
Request documentation of dependency	☐	☐	57,58
Other _____ (specify)	☐	☐	59,60
			61-62 ☐
			63-64 ☐

2B. WHAT PROCEDURES WERE EMPLOYED BY YOUR INSTITUTION TO CORRECT INVALID DATA ON CAMPUS-BASED APPLICATIONS PRIOR TO 1978/79? WHAT PROCEDURES ARE CURRENTLY EMPLOYED TO CORRECT INVALID DATA?

Prior to 1978/79: _____ 65-66= ☐

_____ 67-68= ☐

_____

Current: _____ 69-70= ☐

_____ 71-72= ☐

_____

3. HOW LONG AFTER SUBMITTING AN SER TO YOUR INSTITUTION ARE STUDENTS NOTIFIED ABOUT THEIR EXPECTED BEOG AWARD AMOUNT?

Weeks ☐ 73-74

4. FOR THE FOLLOWING TYPES OF UNDERGRADUATE STUDENTS, WHEN WERE THE 1978-79 SCHOOL YEAR CUT-OFF DATES FOR SUBMITTING FINANCIAL AID APPLICATIONS AND NEED ANALYSIS INFORMATION TO YOUR INSTITUTION?

	Month	Day	
First time students . . .	☐	☐	75-78
Continuing students . . .	☐	☐	11-12="75" 13-16
Transfer students	☐	☐	17-20

5A. HOW ARE NEWLY ADMITTED UNDERGRADUATE STUDENTS (I.E., FIRST TIME AND TRANSFER STUDENTS) NOTIFIED ABOUT THEIR AID PACKAGES? (*Circle only one.*)

All at once 1
At different times but all are notified by a fixed date . . . 2 — 21
On a continuous basis 3

5B. WHEN DOES NOTIFICATION TYPICALLY OCCUR? (*Circle only one.*)

Before March 15 1
March 16 - May 1 . . . . . 2 — 22
May 2 - June 30 3
After June 30 4

5C. IS A DIFFERENT PROCEDURE USED FOR CONTINUING STUDENTS?

Yes . . . . 1 — 23
No 2

5D. PLEASE DESCRIBE:

_____ 24-25= ☐

_____

_____

6. HOW DOES YOUR INSTITUTION DISBURSE BASIC GRANT, SEOG AND NDSL AWARDS TO STUDENTS? *(Circle one for each of the programs in which your school participates.)*

	BEOG	SEOG	NDSL	
Payments are disbursed directly to students (e.g., at the beginning of each academic term or at the beginning and midpoint of the school year)			1	26,27,28
Payments are credited to students' accounts (e.g., at the beginning of each academic term or at the beginning and midpoint of the school year)			2	
Multiple disbursements are made directly to students as academic progress is made (e.g., as clock hours are earned)			3	
Multiple credits are made to students' accounts as academic progress is made			4	
Other _____ *(specify)*			5	29-30

31-32

33-34

7. WHAT PROCEDURES ARE FOLLOWED AT YOUR INSTITUTION TO PREVENT MULTIPLE AWARDING OR OVERAWARDING OF AID? *(Check all that apply.)*

- Close coordination with registrar's office to monitor withdrawals . . . . ☐ 35
- Close coordination with bursar's office to monitor refunds . . . . . ☐ 36
- No payments are made prior to the end of the add/drop period . . . . . ☐ 37
- No payments are made prior to the end of the refund period . . . . . ☐ 38
- Require a tax form to validate each SER/application . . . . . ☐ 39
- Recompute award amount a second time to validate the first computation . . ☐ 40
- Contact all other postsecondary schools attended by applicant to ensure that no awards were made . . . . . ☐ 41
- Other _____ *(specify)* . . . ☐ 42
- None . . . . . ☐ 43-44

45

7B. WHY NOT?

_____ 46-47

_____ 48-49

_____

8A. WHAT PROPORTION OF AID PACKAGES HAVE TO BE RECALCULATED AFTER THE INITIAL AWARD HAS BEEN MADE?

[ ] % 50-51

8B. WHAT PROPORTION OF AID PACKAGES HAVE TO BE RECALCULATED MORE THAN ONCE?

[ ] % 52-53

8C. HOW DOES YOUR INSTITUTION INFORM STUDENTS OF THEIR INITIAL AID PACKAGE AND OF ADJUSTMENTS? (*Check all that apply.*)

	Initial Aid Package	Adjustment	
Award letter from Financial Aid Officer	☐	☐	54,55
Award letter from other official	☐	☐	56,57
Phone call from Financial Aid Officer	☐	☐	58,59
Personal interview at Financial Aid Office . .	☐	☐	60,61
Other _____ (specify) . .	☐	☐	62,63
			64-65 ☐
			66-67 ☐

9A. DOES A STUDENT AT YOUR INSTITUTION REQUIRE APPROVAL OF THE FINANCIAL AID OFFICER PRIOR TO A CHANGE IN THE COURSE LOAD OR ENROLLMENT STATUS?

Yes (*Skip to Q.10*) 1
No 2 68

9B. IS THE FINANCIAL AID OFFICE AUTOMATICALLY INFORMED OF A STUDENT'S COURSE LOAD OR ENROLLMENT CHANGE?

Yes 1
No 2 69

9C. WHAT IS THE TYPICAL TIME DELAY BETWEEN THE CHANGE AND THE NOTIFICATION?

Days [ ] 70-71

9D. DOES THE FINANCIAL AID OFFICE INSTITUTE ANY OTHER SYSTEMATIC MONITORING OF THE ENROLLMENT STATUS OF FINANCIAL AID RECIPIENTS?

Yes 1
No (*Skip to Q. 10*) 2

72

9E. BRIEFLY DESCRIBE THE SYSTEMATIC MONITORING PROCEDURE EMPLOYED:

_____ 73-74 ☐

_____ 75-76 ☐

_____

_____

_____

9F. ARE THE PROCEDURES DESCRIBED ABOVE CONTINUOUS OR PERIODIC?

Continuous 1
Periodic 2

77

9G. HOW OFTEN IS IT APPLIED DURING A TYPICAL 12-MONTH PERIOD?

78-79

11-12 = "16"

10. DURING THE PREVIOUS ACADEMIC TERM (I.E., FALL 1978), HOW MANY AWARD RECIPIENTS DROPPED OUT, OR OTHERWISE CHANGED THEIR ENROLLMENT STATUS, SO THAT A RETURN OF ALL OR A PORTION OF THEIR AWARD WAS NECESSARY? (*Check if the figures are estimates* ☐ .)

13

BEOG		14-18
SEOG		19-23
NDS[illegible]		24-28
C[illegible]		29-33
Unduplicated count		34-38

11. WHAT IS THE DOLLAR AMOUNT OF AWARDS WHICH SHOULD BE RECOVERED BECAUSE OF STUDENT INELIGIBILITY FOR THE 1977/78 ACADEMIC YEAR? (Check if the figures are estimates ☐ .)

BEOG $ _____ .00 32-44

SEOG $ _____ .00 45-50

12A. WHAT DOLLAR AMOUNT WAS RECOVERED FOR EACH OF THE FOLLOWING AID PROGRAMS IN 1977/78? (Check if the figures are estimates ☐ .) 51

BEOG $ _____ .00 52-57

SEOG $ _____ .00 58-63

12B. IF YOU HAVE NOT RECOVERED ALL OF THE AMOUNT DUE, WHY NOT? _____ 64-65 = ☐

_____ 66-67 = ☐

_____

_____

Respondent: Loan Officer

13A. DO YOU HAVE ESTABLISHED PROCEDURES TO VERIFY THE GROUNDS FOR NDSL CANCELLATION OR DEFERMENT?

Yes 1 68

No (Skip to Q.14) 2

13B. WHAT PROCEDURES ARE USED TO VERIFY NDSL CANCELLATION OR DEFERMENT FOR EACH OF THE FOLLOWING CATEGORIES?

Teaching/Head Start: _____ 69-70 = ☐

_____

_____

Continuing Education: _____ 71-72 = ☐

_____

_____

Military Service: _____ 73-76 = ☐

_____

_____

(CONTINUED)

Action/VISTA Service: _____ 75-76=[ ]

_____

_____

Death or Permanent & Total Disability: _____ 77-78=[ ]

_____

_____

Bankruptcy: _____ 79-80=[ ]

_____

_____

11-12 = "17"

14. WHICH OF THE FOLLOWING BEST CHARACTERIZES YOUR NDSL FUND? (*Check only one.*)

- Self-supporting account (i.e., revolving account) 1
- Non self-supporting account (i.e., requiring continuing Federal support) 2
- Mixed account (i.e., fluctuating from year-to-year between self-supporting and non self-supporting) 3
- Other _____ (specify) . . 4

13

14-15=[ ]

15. WHICH OF THE FOLLOWING REPAYMENT PLANS IS USED FOR UNDERGRADUATE STUDENTS AT YOUR SCHOOL? (*Check all that apply.*)

- Plan I (equal total payment of principal and interest each repayment year) . . . . . [ ] 16
- Plan I-A (equal payment of principal plus payment of the exact amount of interest which has accrued on the unpaid balance of the principal) . . . . . [ ] 17
- Plans II, III or IV (graduated periodic installments) . . . . . [ ] 18

16A. IN ORDER TO FACILITATE THE COLLECTION OF REPAYMENT FROM NDSL BORROWERS, DOES YOUR INSTITUTION PROVIDE STUDENTS A GENERAL STATEMENT CONCERNING THESE LOANS WITH EVERY LOAN OFFER?

- Yes 1
- No (*Skip to Q.17a*) 2

19

16B. IS THIS STATEMENT VERBALLY MADE OR ARE STUDENTS ALSO GIVEN WRITTEN MATERIALS DESCRIBING THEIR RIGHTS AND OBLIGATIONS? (*Circle only one.*)

- Verbal statement 1
- Written statement 2
- Both 3

20

(CONTINUED)

16C. WHAT DOES THIS STATEMENT INCLUDE? (*Check all that apply.*)

A copy of the Promissory Note	☐	21
General source of loan funds	☐	22
Interest rates	☐	23
Deferment and cancellation provisions	☐	24
Grace periods	☐	25
Repayment terms	☐	26
Other _____ (specify)	☐	27

28-29 ☐

17A. WHEN ARE BORROWERS COUNSELED RELATIVE TO THE RECEIPT OF THE NDSLs? (*Check all that apply.*)

Prior to receipt of loans	☐	30
Upon receipt of loans	☐	31
Interviews are not held (*Skip to Q. 18*)	☐	32

17B. ON WHAT BASIS ARE THESE INTERVIEWS GENERALLY SCHEDULED? (*Circle only one.*)

Individual basis	1	33
Group conference	2	
Both	3	

17C. WHAT IS DISCUSSED IN THESE SESSIONS? (*Check all that apply.*)

Explanation of repayment terms	☐	34
Detailed explanation of interest charges	☐	35
Discussion on debt limitation	☐	36
Discussion of student's obligation to advise appropriate personnel at the institution before terminating	☐	37
Students are advised to notify aid office of address change	☐	38
Personal data on students are collected	☐	39
Other _____ (specify)	☐	40

41-42 ☐

18. WHAT IS THE COORDINATION WITH THE REGISTRAR'S OFFICE FOR COMMUNICATING BORROWER TERMINATION? (*Circle only one.*)

Regularly monitor clock-hours earned	1	43
Registrar's office routinely provides enrollment rosters to aid office	2	
Communication is informal and on an as-needed basis	3	
Other _____ (specify)		

44-45 ☐

19A. ARE EXIT INTERVIEWS (I.E., THOSE CONDUCTED AT THE TIME THE STUDENT LEAVES THE SCHOOL) HELD WITH NDSL BORROWERS?

Yes 1
No (*Skip to Q.21a*) . . . . . 2 — 46

19B. HOW ARE EXIT INTERVIEWS SCHEDULED? (*Circle only one.*)

Individual basis 1
Group conference . . . . . 2 — 47

19C. WHAT INFORMATION IS TYPICALLY COVERED IN EXIT INTERVIEW SESSIONS? (*Check all that apply.*)

Students are provided an explanation of their rights and obligations . . . ☐ 48

Student are given a copy of their repayment schedule . . . . . ☐ 49

Students are advised to inform the institution in the event of changes of address . . . . . ☐ 50

Students are informed of the full amounts of their loans, including interest rates . . . . . ☐ 51

Students are informed of the dates and the amounts of their first payments . . . . . ☐ 52

Students are advised of rights and procedures concerning postponement, deferment or cancellation . . . . . ☐ 53

Students are advised of their rights to accelerate loan repayments without penalty . . . . . ☐ 54

Students are informed of any additional features of their Promissory Notes (e.g., minimum repayment, penalty charges, collection charges) . . . . . ☐ 55

Other _____ (*specify*) . . ☐ 56

57-58 ☐

20. APPROXIMATELY WHAT PROPORTION OF NDSL RECIPIENTS TERMINATE THEIR EDUCATION AT YOUR INSTITUTION WITHOUT RECEIVING AN EXIT INTERVIEW?

☐ % — 59-61

21A. HOW DOES YOUR INSTITUTION TRACK (OR PLAN TO TRACK) NDSL BORROWERS AFTER LEAVING SCHOOL? (*Check all that apply.*)

Borrowers are contacted by letter three times during the nine-month grace period . . . . . ☐ 62

Borrowers are contacted by telephone three times during the nine-month grace period . . . . . ☐ 63

Borrowers are contacted by telegram three times during the nine-month grace period . . . . . ☐ 64

Borrowers are mailed a copy of the Promissory Note and two copies of their repayment schedule and are requested to sign and return one copy of their repayment schedule . . . . . ☐ 65

Other _____ (specify) . . ☐ 66

67-68=☐

21B. APPROXIMATELY WHAT PERCENT OF THE BORROWERS ARE LOCATED AFTER LEAVING SCHOOL?

☐ % 69-70

22. WHEN IS AN NDSL BORROWER CONSIDERED TO BE DELINQUENT BY YOUR INSTITUTION?

_____ 71-72

23. HOW DOES YOUR INSTITUTION TRACK DELINQUENT NDSL BORROWERS? (*Check all that apply.*)

Skip-trace activities are undertaken by the school . . . . . ☐ 73

Skip-trace activities are undertaken by a commercial agency . . ☐ 74

Other _____ (specify) . . ☐ 75

76-77=☐

24. WHAT PROCEDURES ARE USED TO COLLECT LOAN REPAYMENTS FROM DELINQUENT NDSL RECIPIENTS? (*Check all that apply.*)

11-12="18"

Penalty charges are assessed . . . . . ☐ 13

Strong letters are sent to delinquent borrowers suggesting that legal action may be taken . . . . . ☐ 14

Accounts are turned over to an attorney . . ☐ 15

Accounts are turned over to a collection agency . . . . . ☐ 16

Other _____ (specify) . . ☐ 17

18-19=☐

25. AFTER DELINQUENCY IS ESTABLISHED, HOW MANY TIMES ARE YOUR DELINQUENT NDSL BORROWERS NORMALLY CONTACTED BEFORE LEGAL ACTION IS TAKEN? (*Check only one.*)

None 1

One 2

Two 3 20

Three 4

Four 5

Five or more 6

No legal action is taken . . 7

26. WHAT PROCEDURES ARE CURRENTLY USED TO ENSURE THAT NDSL RECIPIENTS NOTIFY THE FINANCIAL AID OFFICE PRIOR TO LEAVING SCHOOL DURING THE ACADEMIC TERM?

_____ 21-22 ☐

_____ 23-24 ☐

_____ 25-26 ☐

27. FOR STUDENTS WHO DO LEAVE DURING THE ACADEMIC TERM WITHOUT NOTIFYING THE FINANCIAL AID OFFICE, WHAT IS THE POINT AT WHICH SUCH CASES ARE UNCOVERED? (*Circle only one.*)

At the end of the academic term, through formal procedures used by the financial aid office	1	
At the start of the next term, through formal procedures used by the financial aid office	2	27
Other _____ (specify) . .	3	28-29 ☐

This completes the questionnaire. Thank you for your cooperation.

Appendix B

SITE COORDINATORS' MEMORANDA:

1. Sampling Instructions
2. Pre-Visit Logistics

MEMORANDUM

TO: SISFAP Institutional Survey Participants

FROM: Dr. Robert T. Deane, Project Director

DATE: January 26, 1979

SUBJECT: Institution Memorandum No. 1

Institution:

A. Scheduled Visitation Dates

The dates scheduled for our on-site visit to your institution are indicated in the box provided. If there is a conflict, please give us a call.

Proposed Visitation Dates:

B. Selecting the Sample of Students

A major purpose of the institutional site visits is to collect information on a sample of students. The instructions below deal with identifying those students who will be asked to participate. The key elements which will be needed to determine the student sample are indicated in the box to the right of each statement.

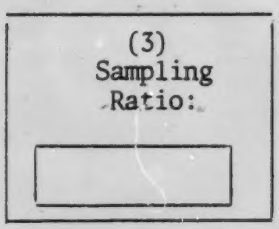
(1) Our best current estimate of your institution's total enrollment of undergraduates attending half-time or more has been entered in box (1). If the number indicated is incorrect by more than 5%, please call us immediately.

(1) Total Enrollment of Undergraduates Attending Half-Time or More:

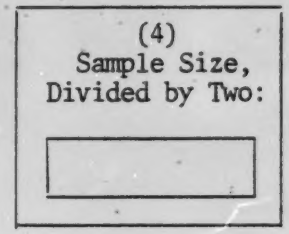
(2) The next entry gives the desired sample size based on the estimated enrollment. Schools with enrollments of less than 80 will not require sampling, as in those cases we will simply include all students.

(2) Number of Students in Sample:

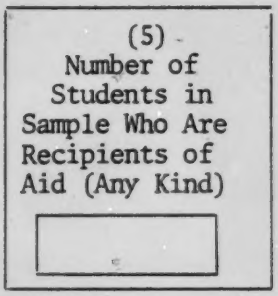
(3) The third box provides the sampling ratio. It is derived by dividing enrollment by the sample size. A ratio of one in every twenty-five, for example, means that every twenty-fifth student in the list of undergraduates attending half-time or more would be selected.



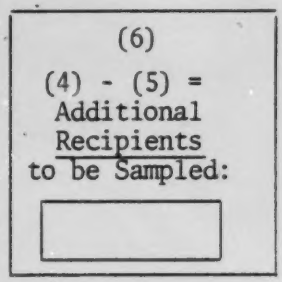
(4) The Office of Education wants to ensure that at least half of the responding students are recipients of financial assistance. The assistance may be of any kind, federal, state, institutional, private, or other. The fourth box gives the minimum number of aid recipients needed at your school; it is simply the sample size divided by two (fractional results are rounded up).



(5) The next figure cannot be entered until the sample of students has been drawn. It is the number of students in the sample who are recipients of assistance, as defined above.



(6) The final figure allows for the possibility of a need to select additional aid recipients in the event that the sample does not identify sufficient students to meet the minimum figure provided in box (4). Subtract the number in box (5) from that in box (4) to get the number of additional students needed and insert in box (6). In some cases the result may exceed the total number of aid recipients at your school, in which case all of your aid recipients will be included in the sample. If the number of recipients in the sample equals or exceeds the number in box (4), no additional sampling will be needed. In all remaining cases, box (6) will specify the number of additional students needed, and these will be taken directly from lists of aid recipients as described below.



These students may be selected directly from the list of aid recipients, using the same procedures as already described above. However, in this case you must be sure that the recipient listing includes no students that are not undergraduates or that are attending less than half-time, and you must also skip records that have already been selected. Alternatively, you may continue the sampling process with the student lists, re-entering the list at a different random entry point and skipping over any cases already chosen. With this approach, you will be likely to also sample additional nonrecipients; these can be ignored. The additional cases should also be distributed among all enrollment groups.

(7) We know that these procedures are complex, however, we anticipate that they will work well in the majority of schools. In some cases your records may be automated, and it may be possible to do some of the work by machine. In extremely difficult situations we will provide additional help to handle the work of sampling. Again, call us if you need clarification or any other assistance.

The final sample will be needed in advance of the scheduled visit, so that students can be notified about the questionnaire. As we will want to review the financial aid records for recipients in the sample, flagging those during the sampling process will also save work later on.

FOR ASSISTANCE PLEASE CALL OUR TOLL FREE NUMBER, 800-638-2784, BETWEEN THE HOURS OF 8:30 and 5:30 EST AND ASK FOR EITHER LYNNE LANTZ OR RICHARD ELLIS.

C. Specific Sampling Procedures

We know that these procedures are complex, however, we anticipate that they will work well in the majority of schools. In some cases your records may be automated, and it may be possible to do some of the work by machine. In extremely difficult situations we will provide additional help to handle the work of sampling. Again, call us if you need clarification or any other assistance.

The final sample will be needed in advance of the scheduled visit, so that students can be notified about the questionnaire. As we will want to review the financial aid records for recipients in the sample, flagging those during the sampling process will also save work later on.

IF YOU NEED ASSISTANCE IN FOLLOWING THE PROCEDURES OUTLINED BELOW, PLEASE CALL OUR TOLL FREE NUMBER, 800-638-2784, BETWEEN THE HOURS OF 8:30 and 5:30 EST AND ASK FOR EITHER LYNNE LANTZ OR RICHARD ELLIS.

For each student sampled, we will need the student's name, address, enrollment status (unless your school has no programs of two years' length or more), and status as a recipient of financial aid (yes or no). When a case is selected, marking or tagging the record in some way will facilitate the recording of these data and will also assist you if additional cases need to be chosen to make up any shortage in the numbers of recipients selected in the process.

(1) The following items will be needed to select the sample of students:

- A "list" (defined below) of all undergraduates (including aid recipients) attending on a half-time basis or more.
- A second "list" of financial aid recipients.

A "list" may take the form of a box of file cards, a computer-based record, or other media as well as a literal paper listing. The most convenient form should be used. The lists must be <u>singular</u> (that is, each student should appear once and only once) and they must be <u>current</u> (that is, students who received aid in the past, but who are not presently recipients, should not be in the recipient list). If your files do not meet these criteria, then duplicate and/or ineligible records will need to be manually excluded from the sampling process.

(2) The Office of Education desires that cases be selected separately from among all first-year students, all second-year students, all third-year students, etc. If your lists can be divided into separate listings for each level of enrollment status, this will facilitate drawing the sample. THIS REQUIREMENT WILL NOT APPLY FOR SCHOOLS THAT DO NOT HAVE PROGRAMS OF AT LEAST TWO YEARS IN LENGTH. For example, if your longest program runs no more than 18 months, the sampling can be done without regard to enrollment status.

<u>If it is difficult or impossible to obtain lists of students grouped according to their enrollment status, skip to point (4) below; if not, continue with point (3)</u>.

(3) You are now ready to select the sample. Choose a number randomly between and including 1 and 10 (one way to do this is to simply ask somebody not involved in the sampling process to select the number). Let us suppose that the number is "4" and you have lists that group freshmen, sophomores, etc. together. Take the freshman list, count off the first four students or file records, and mark the fourth as your random starting point. Now assume that your <u>sampling ratio</u> (see box (3)) is one in ten. Count off ten more cases. The last record--the 14th in the file--is the first student sampled. Continue counting records and selecting every tenth student. The sample will consist of the 14th, 24th, 34th, etc. records. Continue the process to the end of the list of freshmen and keep counting from the "top" of the list until you return to the random starting point, the fourth record. In this sample, if your school has 102 freshmen eligible for the survey, the 94th record would be selected, the count would continue, and the 2nd record from the top would be the final selection.

This process is then repeated for each subsequent enrollment group--e.g., for sophomores, juniors, and so on. A new random start should be chosen for each group. After completing the tasks of point (3), skip to point (5) below.

(4) <u>If records cannot be divided by enrollment status into freshman, junior, etc., classes</u>: Using a four-year school as an example, sampling of all classes can be done simultaneously. Select a single random start as described above. Then keep a tally sheet (see Exhibit 1) for every record in the file. If the random start is "4", and the next three records are for a freshman, a junior, and another freshman, your tally would begin by recording 2 first-year students and 1 third-year student. When you reach the 10th first-year student, it is selected for the sample and the tally for that group starts over; when you reach the 10th second-year student, that one is selected and that tally starts over; and so on.

EXHIBIT 1: EXAMPLE OF HAND-TALLY FORM FOR SELECTING THE STUDENT SAMPLE

1st Year Students	2nd Year Students	3rd Year Students	4th Students
111	~~1111~~ 1	111	~~1111~~ 111

(5) Once the sample is drawn, compare the students sampled with the list of financial aid recipients and indicate which students are financial aid recipients. The total number of recipients can then be entered in box (5). If there is a shortage--that is, there are fewer recipients in the sample than called for by the number in box (4)--then additional aid recipients should be selected.

These students may be selected directly from the list of aid recipients, using the same procedures as already described above. However, in this case you must be sure that the recipient listing includes no students that are not undergraduates or that are attending less than half-time, and you must also skip records that have already been selected. Alternatively, you may continue the sampling process with the student lists, re-entering the list at a different random entry point and skipping over any cases already chosen. With this approach, you will be likely to also sample additional nonrecipients; these can be ignored. The additional cases should also be distributed among all enrollment groups.

These students may be selected directly from the list of aid recipients, using the same procedures as already described above. However, in this case you must be sure that the recipient listing includes no students that are not undergraduates or that are attending less than half-time, and you must also skip records that have already been selected. Alternatively, you may continue the sampling process with the student lists, re-entering the list at a different random entry point and skipping over any cases already chosen. With this approach, you will be likely to also sample additional nonrecipients; these can be ignored. The additional cases should also be distributed among all enrollment groups.

(7) We know that these procedures are complex, however, we anticipate that they will work well in the majority of schools. In some cases your records may be automated, and it may be possible to do some of the work by machine. In extremely difficult situations we will provide additional help to handle the work of sampling. Again, call us if you need clarification or any other assistance.

The final sample will be needed in advance of the scheduled visit, so that students can be notified about the questionnaire. As we will want to review the financial aid records for recipients in the sample, flagging those during the sampling process will also save work later on.

FOR ASSISTANCE PLEASE CALL OUR TOLL FREE NUMBER, 800-638-2784, BETWEEN THE HOURS OF 8:30 and 5:30 EST AND ASK FOR EITHER LYNNE LANTZ OR RICHARD ELLIS.

Institution Code [| | | | | |] 1-6

Sequence Number [0 | 0 | 0] 7-9

RT II: SITE VISIT DATA COLLECTION 10-"4"

D. STAFF TRAINING: THE QUESTIONS IN THIS SECTION FOCUS ON THE KINDS OF TRAINING RECEIVED BY YOUR FINANCIAL AID OFFICE PERSONNEL. 11-12 = "01"

Respondent: *Financial Aid Officer*

FOR THE AREAS IN WHICH TRAINING WAS PROVIDED IN THE 1977-78 ACADEMIC YEARS, PLEASE INDICATE THE NUMBER OF AID OFFICE PERSONNEL RECEIVING TRAINING AND THE APPROXIMATE TOTAL NUMBER OF PERSON-HOURS OF TRAINING PROVIDED FOR FULL-TIME AND PART-TIME EMPLOYEES. (*Check if the figures are estimates* [ ].) 13

	Full-Time		Part-Time		
	Number Receiving Training	Number of Person-Hours	Number Receiving Training	Number of Person-Hours	
Counseling					14-15,16-19,20-21, 22-25,26-27,28-31 32-33,34-37,38-39, 40-43,44-45,46-49, 50-51,52-55,56-57, 58-61,62-63,64-67, 68-69,70-73
Program Regulations & Compliance Procedures					
Need Analysis					
Packaging and Delivery of Aid					11-12 = "02"
Record Keeping					13-14,15-18,19-20, 21-24,25-26.27-30, 31-32,33-36,37-38, 39-42,43-44,45-48
Validation of Student-Reported Data					
Completion of Campus-Based Application					
Management Skills					

HOW MANY HOURS OF THIS TRAINING WAS PROVIDED BY EITHER THE CENTRAL OR REGIONAL OFFICES OF USOE, FOR FULL-TIME AID STAFF? PART-TIME STAFF?

Full-time [ ] Person-hours 49-52

Part-time [ ] Person-hours 53-56

FOR THE 1976-77 ACADEMIC YEAR, HOW MANY HOURS OF TRAINING WERE RECEIVED BY THE FULL-TIME AND PART-TIME EMPLOYEES OF THE FINANCIAL AID OFFICE? HOW MANY HOURS OF THIS TRAINING WERE PROVIDED BY USOE?

Total staff training for 1976-77 [ ] Person-hours 57-60

Amount provided by USOE [ ] Person-hours 61-64

E. APPLICATION FOR CAMPUS-BASED PROGRAM FUNDING: THE QUESTIONS IN THIS SECTION ARE DIRECTED AT THE PROCEDURES USED TO COMPLETE THE APPLICATION FOR PARTICIPATION IN THE CAMPUS-BASED PROGRAMS. 11-12 = "03"

Respondent: Financial Aid Officer

1A. CHECK IF INSTITUTION DOES NOT PARTICIPATE IN ANY OF THE CAMPUS-BASED PROGRAMS, AND GO TO SECTION G. ☐ 13

1B. PLEASE DESCRIBE YOUR APPLICATION FOR PARTICIPATION IN CAMPUS-BASED PROGRAMS FOR EACH OF THE FOLLOWING FISCAL YEARS: 1975/76, 1976/77, AND 1977/78. (*Circle one for each year.*)

	1975/76	1976/77	1977/78	
Did not apply	1	1	1	14,15,16
Was required to submit long-form	2	2	2	
Optionally chose to use long-form	3	3	3	
Submitted short-form of tripartite application .	4	4	4	

2. FOR FISCAL YEAR 1978/79 DID YOUR INSTITUTION SUBMIT A REQUEST FOR AUGMENTATION IN YOUR APPLICATION FOR PARTICIPATION IN THE CAMPUS-BASED PROGRAMS?

Yes 1
No 2 17

3. FOR FISCAL YEAR 1979/80 DID YOUR INSTITUTION SUBMIT A REQUEST FOR PART B FUNDING IN YOUR FISAP APPLICATION?

Yes 1
No 2 18

4. ON WHAT BASIS DID YOU DECIDE TO EITHER COMPLETE OR OMIT THE OPTIONAL ADDITIONAL INFORMATION REQUIRED FOR SPECIAL INCREASES IN FUNDING ON THE 1979/80 FISAP APPLICATION? (*Interviewer - Probe for specific details, rationale, trade-offs, etc.*)

_____ 19-20 = ☐☐
_____ 21-22 = ☐☐
_____ 23-24 = ☐☐
_____ 25-26 = ☐☐
_____
_____
_____

5. FOR THE FISAP (I.E., 1979/80 APPLICATION) PLEASE DESCRIBE THE PROCEDURES USED AT YOUR INSTITUTION TO PROVIDE THE INFORMATION REQUIRED ON THE CAMPUS-BASED APPLICATION FORM. (*Interviewer - Probe for specific details--who provides the data, amount of "hard" data involved, specific rules for projecting changes, subjective elements involved, etc.*)

a. Institutional scholarship and student aid expenditures: _____ 27-28 = ☐☐
_____ 29-30 = ☐☐
_____

(CONTINUED)

b. The amount of aid needed (for <u>each</u> program): _____ 31-32 = ☐

_____ 33-34 = ☐

_____

c. The actual student headcount: _____ 35-36 = ☐

_____ 37-38 = ☐

_____

d. Revenues received for tuition and fees: _____ 39-40 = ☐

_____ 41-42 = ☐

_____

e. Total BEOG awards: _____ 43-44 = ☐

_____ 45-46 = ☐

_____

f. Total Institutional Grants and Scholarships: _____ 47-48 = ☐

_____ 49-50 = ☐

_____

g. Total State Grants and Scholarships: _____ 51-52 = ☐

_____ 53-54 = ☐

_____

h. Number of potentially eligible students by income category: _____ 55-56 = ☐

_____ 57-58 = ☐

_____

i. If entries over $12,000 were estimated, please describe the procedures used:

_____ 59-60 = ☐

_____ 61-62 = ☐

_____

F. ALLOCATION OF CAMPUS-BASED AID TO INSTITUTIONS: THE QUESTIONS IN THIS SECTION FOCUS ON THE PROCEDURES USED BY YOUR INSTITUTION TO DEVELOP AID PACKAGES PRIOR TO NOTIFICATION OF YOUR CAMPUS-BASED AID AWARD LEVEL.

Respondent: Financial Aid Officer

1. DOES YOUR INSTITUTION RECEIVE DIRECT STATE FUNDING FOR THE DISTRIBUTION OF AID TO STUDENTS?

Yes 1 *63*
No 2

1A. WHAT TYPE OF ADMISSION POLICY DOES YOUR INSTITUTION EMPLOY? (*Circle only one.*)

All admissions are completed prior to a pre-established date 1 *64*
"Rolling" admissions throughout the school year 2

1B. IN EACH OF THE FOLLOWING YEARS, WHAT WAS THE DATE BY WHICH MOST FIRST-YEAR AND CONTINUING STUDENT AID PACKAGES WERE CALCULATED?

	Dates for: First-Year Month	First-Year Day	Continuing Month	Continuing Day	
1977/78 School Year					*65-66, 67-68, 69-70, 71-72*
1978/79 School Year					*73-74, 75-76, 77-78, 79-80*

HOW DO YOU PACKAGE AID PRIOR TO RECEIVING NOTIFICATION OF YOUR AWARD LEVELS?
(Interviewer - Probe for assumptions made about likely award levels; financial aid strategies used; and benefits expected from earlier USOE notifications.)

11-12 = "04"

13-14 =

15-16 =

17-18 =

19-20 =

21-22 =

23-24 =

(Go to Section G, Q.1)

Respondent: Chief Fiscal Officer

4A. DO YOU RECEIVE CAMPUS-BASED AID FUNDS VIA A LETTER OF CREDIT?

Yes . . . . . 1 — 25

No 2

4B. WHY NOT?

_____ 26-27 = ☐

_____ 28-29 = ☐

_____

(Please skip to Q.6)

5. WHAT IS DONE WITH FEDERAL FUNDS DRAWN PRIOR TO DISBURSAL TO STUDENTS? WHY IS THIS DONE (E.G., WHAT ARE THE BENEFITS TO YOUR INSTITUTION AS A RESULT OF THIS)?

_____ 30-31 = ☐

_____ 32-33 = ☐

6. WHAT PROCEDURES DO YOU USE TO TRANSFER FEDERAL STUDENT AID FUNDS AMONG ACCOUNTS? (*Interviewer - Probe for details.*)

34-35 = ☐
36-37 = ☐
38-39 = ☐
40-41 = ☐
42-43 = ☐

7A. HAVE YOU EVER OBTAINED FUNDS ABOVE THE LETTER OF CREDIT CEILING LEVEL?

Yes . . . 1
No 2

44 ☐

B. PLEASE SPECIFY THE YEARS AND THE CIRCUMSTANCES FOR WHICH THIS OCCURRED:

45-46 = ☐
47-48 = ☐
49-50 = ☐
51-52 = ☐
53-54 = ☐

Chief Fiscal Officer: Thank you for your cooperation. You have completed this questionnaire.

G. STUDENT COUNSELING SERVICES: THIS SECTION FOCUSES ON THE AREA OF FINANCIAL AID CONSUMERISM. IT INCLUDES THE QUALIFICATIONS OF YOUR COUNSELORS, AND THE ACTIVITIES CURRENTLY BEING UNDERTAKEN TO PROVIDE STUDENT COUNSELING SERVICES.

Respondent: Financial Aid Officer

1. FOR THE PREVIOUS ACADEMIC TERM (I.E., FALL 1978) PLEASE INDICATE THE APPROXIMATE NUMBER OF INDIVIDUALS WHO WERE COUNSELED EITHER IN PERSON OR BY TELEPHONE BY THE FINANCIAL AID STAFF. (*Check if this is an estimate* ☐ .) 55

	Number Counseled	
By Professional Staff	☐	56-60
By Peer Counselors	☐	61-65

2. APPROXIMATELY WHAT PROPORTION OF COUNSELED INDIVIDUALS WERE NOT ATTENDING THIS INSTITUTION?

☐ % 66-67

3. WHAT METHODS ARE USED BY YOUR INSTITUTION TO INFORM INDIVIDUALS ABOUT FINANCIAL AID PROGRAMS? (*Check all that apply.*)

None	☐	68
Financial aid fact sheets	☐	69
Pamphlets/brochures	☐	70
T.V./radio ads	☐	71
Newsletters	☐	72
Student newspapers	☐	73
Letters sent directly to high school seniors	☐	74
Representatives sent to address high school seniors	☐	75
Don't know	☐	76
Other _____ (specify)	☐	77

78-79 ☐

HOW DO YOU COORDINATE YOUR INFORMATION DISSEMINATION ACTIVITIES WITH OTHER AGENCIES (E.G., USOE, STATE AND LOCAL GOVERNMENTS AND SCHOLARSHIP/NEED ANALYSIS SERVICE)?

11-12="05"

13-14=

15-16=

17-18=

19-20=

21-22=

HOW ARE BASIC GRANT APPLICATION FORMS DISTRIBUTED TO STUDENTS BY THE FINANCIAL AID OFFICE (OR OTHER APPROPRIATE OFFICE) AT YOUR SCHOOL? (Check *all* that apply.)

All incoming students receive the necessary forms . . . . . ☐ 23

Forms are available at the financial aid office, but no efforts are made to disseminate them or advertise their availability . . . . ☐ 24

Forms are available at the financial aid office, and an effort is made to inform students of their availability . . . . . ☐ 25

Forms are available at other locations on-campus (e.g., student union, dormitories, etc.) . . . . . ☐ 26

Other _____ (specify) . . ☐ 27

28-29=

FOR STUDENTS WHO WISH TO APPLY FOR A BEOG, WHAT FORM DO YOU GIVE THEM? (Check *all* that apply.)

BEOG Application Form . . . . . ☐ 30

CSS/FAF . . . . . ☐ 31

ACT/FFS . . . . . ☐ 32

Pennsylvania Higher Education Assistance Form . . . . . ☐ 33

Other _____ (script) . . ☐ 34

35-36=

DOES YOUR INSTITUTION ARRANGE OR ENCOURAGE FOR THE USE OF "THIRD PARTIES" TO ASSIST IN COMPLETING STUDENT AID APPLICATIONS? (Circle *one* response.)

Yes, arrange 1 37

Yes, encourage 2

No 3

7B. WHAT TYPES OF CONSULTANTS ARE USED FOR THIS PURPOSE?

38-39=

8A. ARE THERE ANY SPECIAL POPULATIONS (E.G., MINORITIES, WOMEN, ETC.) FOR WHOM YOUR FINANCIAL COUNSELING IS DIFFERENT?

Yes 1
No (*Go to Section H, Q.1*) . . 2

40

8B. WHAT IS INCLUDED IN THIS COUNSELING?

_____ 41-42=
_____ 43-44=
_____ 45-46=

8C. WHO AT YOUR INSTITUTION GENERALLY PROVIDES THIS COUNSELING?

_____ 47-48=

(*Go to Section H, Q.1*)

DEVELOPMENT OF STUDENT AID PACKAGES: THE QUESTIONS IN THIS SECTION FOCUS ON THE VARIOUS ASPECTS OF STUDENT AID PACKAGING INCLUDING: YOUR PACKAGING PHILOSOPHY; THE USE OF PACKAGING SYSTEMS; THE CALCULATION OF THE PARENTAL CONTRIBUTION; AND THE CALCULATION OF THE STUDENT BUDGET.

spondent: Financial Aid Officer

PLEASE PROVIDE, IN THE FIRST COLUMN BELOW, THE STANDARD UNDERGRADUATE STUDENT BUDGET WHICH HAS BEEN ESTABLISHED FOR THE FOLLOWING TYPE OF STUDENT:

- DEPENDENT, SINGLE
- COMMUTER, LIVING AT HOME
- STATE/DISTRICT RESIDENT (FOR TUITION PURPOSES)
- ATTENDS SCHOOL FULL-TIME OVER A NINE-MONTH ACADEMIC PERIOD.

WHERE DIFFERENT STUDENT BUDGETS HAVE BEEN ESTABLISHED FOR UNDERGRADUATES, PLEASE INDICATE IN THE REMAINING COLUMNS THE APPLICABLE STUDENT CATEGORY (E.G., SINGLE ON-CAMPUS, MARRIED WITH NO CHILDREN, NON-STATE RESIDENT, ETC.) AND THE ESTABLISHED COST LEVELS.

	1) For categories specified	2)	3)	*49-50,51-52*
BUDGET CATEGORIES				
Tuition & fees				*53-57,58-62,63-67*
Books, supplies, & course materials				*68-70,71-73,74-76*
				11-12="06"
Room/housing				*13-16,17-20,21-24*
Food/board				*25-28,29-32,33-36*
Transportation				*37-39,40-42,43-45*
Medical & dental expenses				*46-48,49-51,52-54*
Miscellaneous				*55-57,58-60,61-63*
Other _____ (specify)				*64-67,68,71,72-75* *76-77=*
				11-12="07"
Other _____ (specify)				*13-15,16-18,19-21* *22-23=*
Other _____ (specify)				*24-26,27-29,30-32* *33-34=*

QUESTION 1, CONTINUED

BUDGET CATEGORIES	4)	5)	6)	
Tuition & fees	[ ][ ][ ][ ][ ]	[ ][ ][ ][ ][ ]	[ ][ ][ ][ ][ ]	41-45, 46-50, 51-55
Books, supplies, & course materials	[ ][ ][ ]	[ ][ ][ ]	[ ][ ][ ]	56-58, 59-61, 62-64
Room/housing	[ ][ ][ ][ ]	[ ][ ][ ][ ]	[ ][ ][ ][ ]	65-68, 69-72, 73-76
				11-12="08"
Food/board	[ ][ ][ ][ ]	[ ][ ][ ][ ]	[ ][ ][ ][ ]	13-16, 17-20, 21-24
Transportation	[ ][ ][ ]	[ ][ ][ ]	[ ][ ][ ]	25-27, 28-30, 31-33
Medical & dental expenses	[ ][ ][ ]	[ ][ ][ ]	[ ][ ][ ]	34-36, 37-39, 40-42
Miscellaneous	[ ][ ][ ]	[ ][ ][ ]	[ ][ ][ ]	43-45, 46-48, 49-51
Other _____ (specify)	[ ][ ][ ][ ]	[ ][ ][ ][ ]	[ ][ ][ ][ ]	52-55, 56-59, 60-63, 64-65=[ ]
Other _____ (specify)	[ ][ ][ ]	[ ][ ][ ]	[ ][ ][ ]	66-68, 69-71, 72-74, 75-76=[ ]
				11-12="09"
Other _____ (specify)	[ ][ ][ ]	[ ][ ][ ]	[ ][ ][ ]	13-15, 16-18, 19-21, 22-23=[ ]

1B. IF THE UNDERGRADUATE STUDENT'S ESTIMATED BUDGET DIFFERS FROM THE STANDARD, WHAT IS DONE? (Check *all* that apply.) (Check "other" if students do not submit a budget.)

- If individual categories are higher, they are reduced to the standard, even if the overall total is the same as the standard . . . . . [ ] 24
- If individual categories are higher, they are used as long as the overall total is the same as the standard . . . . . [ ] 25
- If the student's estimate is lower than the standard and is judged to be unrealistic, the standard is used . . . . . [ ] 26
- Other _____ (specify) . . . . . [ ] 27

28-29=[ ]

_____ . . . . . [ ] 30

31-32=[ ]

1C. WHAT DOLLAR ADJUSTMENTS ARE MADE TO THE STANDARD BUDGETS FOR THE FOLLOWING USUAL EXPENSES OR CIRCUMSTANCES?

a. Married with additional (i.e., above the standard) children: _____ 33-34=[ ]

_____ 35-36=[ ]

_____ 37-38=[ ]

b. Married with student spouse: _____ 39-40=[ ]

_____ 41-42=[ ]

_____ 43-44=[ ]

c. Part-time students: _____

d. Higher cost of books and supplies due to academic program (e.g., engineering, architecture, nursing, etc.): _____

e. Special academic program costs (e.g., equipment, field trips, etc.): _____

f. Other educationally-related expenses (e.g., higher commuting costs): _____

g. Other miscellaneous expenses (e.g., child care, health expenses): _____

45-46=[ ]
47-48=[ ]
49-50=[ ]
51-52=[ ]
53-54=[ ]
55-56=[ ]
57-58=[ ]
59-60=[ ]
61-62=[ ]
63-64=[ ]
65-66=[ ]
67-68=[ ]
69-70=[ ]
71-72=[ ]
73-74=[ ]

WHAT LIMITATIONS, IF ANY, ARE PLACED UPON THE LEVEL OF THE TOTAL STUDENT BUDGET FOR SELF-SUPPORTING UNDERGRADUATE STUDENTS (E.G., A MAXIMUM AMOUNT IS STIPULATED, ETC.)?

75-76=[ ]
77-78=[ ]
79-80=[ ]

HOW ARE SPOUSES' EARNINGS TREATED FOR UNDERGRADUATE MARRIED STUDENTS? (Describe for both spouses who are students or non-students.)

11-12="10"
13-14=[ ]
15-16=[ ]

ARE ANY OTHER ADJUSTMENTS SYSTEMATICALLY EMPLOYED FOR UNDERGRADUATE STUDENTS (E.G., STUDENT ATTENDING SUMMER SCHOOL, STUDENTS WITH NEGATIVE OR ZERO PARENTAL INCOME, HANDICAPPED STUDENTS, ETC.)?

17-18=[ ]
19-20=[ ]
21-22=[ ]

4. WHAT NEEDS ANALYSIS SYSTEM IS CURRENTLY BEING USED BY YOUR INSTITUTION FOR UNDERGRADUATE STUDENTS TO CALCULATE FAMILY CONTRIBUTION? (Check *all* that apply.)

Basic Grant Application	☐	23
CSS (Financial Aid Form)	☐	24
ACT (Family Financial Statement)	☐	25
Income Tax System	☐	26
Student Assistance Financial Evaluation (SAFE)	☐	27
Student Aid Management (SAM)	☐	28
Financial Analysis Services (FAS)	☐	29
Illinois State Scholarship Commission	☐	30
Functional Solution, Inc.	☐	31
Monroe, The Calculator Company	☐	32
J.S. Jones and Associates	☐	33
Other _____ (specify)	☐	34
		35 ☐

5A. WHAT ELEMENTS USED IN THE CALCULATION OF FAMILY CONTRIBUTION ARE SYSTEMATICALLY REVIEWED?

_____ 36-37 ☐

_____ 38-39 ☐

_____ 40-41 ☐

_____ 42-43 ☐

_____ 44-45 ☐

_____ 46-47 ☐

_____ 48-49 ☐

_____ 50-51 ☐

_____ 52-53 ☐

_____ 54-55 ☐

5B. APPROXIMATELY WHAT PROPORTION OF THE NEEDS ANALYSIS FORMS ARE EXAMINED ANNUALLY?

☐ % 56-57

5C. APPROXIMATELY WHAT PERCENTAGE OF THE CALCULATED PARENTAL CONTRIBUTIONS HAVE TO BE READJUSTED?

☐ % 58-59

6D. WHAT IS INCLUDED IN THIS REVIEW? (Check *all* that apply.)

- Unusual conditions are checked for possible changes in the reported financial information . . . . . ☐ 60
- The reasonableness of specific expenses (e.g., medical, emergency, debts, etc.) is checked . . . . . ☐ 61
- Reported data are validated using other information in the student's file . . . . . ☐ 62
- Other _____ (specify) . . . ☐ 63 64-65=☐
- Other _____ (specify) . . . ☐ 66 67-68=☐
- Other _____ (specify) . . . ☐ 69 70-71=☐

6E. HOW ARE DATA VALIDATED? (If available, obtain copy of validation manual.)

_____ 72-73=☐
_____ 74-75=☐
_____ 76-77=☐
_____
_____
_____
_____

11-12="11"

7. HAVE YOU EVER FOUND IT NECESSARY TO USE A DIFFERENT VALUE (EITHER HIGHER OR LOWER) FOR FAMILY CONTRIBUTION THAN THAT WHICH WAS CALCULATED?)

Yes 1
No (Skip to Q.7a) 2 13

PLEASE DESCRIBE THE CIRCUMSTANCES (E.G., THE TYPE OF STUDENT, THE REASON(S) FOR MAKING THE CHANGE, THE CRITERIA USED, ETC.):

_____ 14-15=☐
_____ 16-17=☐
_____ 18-19=☐
_____ 20-21=☐
_____

IS THIS VALUE CHANGED FOR OTHER STUDENTS WITH SIMILAR CIRCUMSTANCES?

Yes 1
No 2 22
In some cases 3

7A. HOW IS STUDENT FINANCIAL AID PACKAGED AT YOUR INSTITUTION? (*Circle only one.*)

Fully computerized packaging system (*Skip to Q.8a*) . . . 1
Fully manual packaging system 2 23
Combination of manual and computerized packaging system 3

7B. PLEASE DESCRIBE THE MANUAL SYSTEM WHICH IS USED (E.G., PROCEDURES, DATA ELEMENTS, ETC.): 24-25 26-27

(*If a fully manual system is used, skip to Q.9A*)

8A. WHAT TYPE OF COMPUTERIZED PACKAGING SYSTEM DOES YOUR INSTITUTION USE? (*If a system has been modified for use at your institution, please indicate the changes which have been made.*) 28-29 30-31 32-33

8B. WHAT DATA ELEMENTS ARE REQUIRED FOR PACKAGING AID UNDER THIS SYSTEM? (*Include all elements such as need, class level, grade point average, etc.*) IF AVAILABLE, PLEASE PROVIDE THE USERS' MANUAL. 34-35 36-37 38-39 40-41

9A. IN DEVELOPING AN AID PACKAGE, HOW ARE THE STUDENT'S EXPECTED SAVINGS FROM SUMMER EARNINGS TREATED? (*Circle only one.*)

The same amount is used for all students (*please specify*: . . . . . 1 — 42

$ [ ] .00) — 43-46 [ ]

Amount varies by level of parental contribution 2

Amount varies by parental income 3

Amount varies by student's area of residence (i.e., access to summer jobs) . . 4

Amount varies by student's year in school . . 5

Other _____ (*specify*) . . 6 — 47-48 [ ]

9B. PLEASE DESCRIBE THE WAYS IN WHICH THE AMOUNT VARIES AND INDICATE THE LEVEL USED:

_____ 49-50 [ ]

_____ 51-52 [ ]

_____

_____

9C. HOW IS THE STUDENT'S "OTHER INCOME" DETERMINED? HOW IS IT USED?

_____ 53-54 [ ]

_____ 55-56 [ ]

_____

_____

_____

_____

_____

_____

_____

_____

Questions 10A-13C are intended to explore the overall packaging philosophy employed by your institution.

10A. WHEN DEVELOPING AN AID PACKAGE FOR STUDENTS, HOW DO YOU TREAT NEED BASED/UNRESTRICTED GRANTS AND SCHOLARSHIPS (NON-RETURNABLE AID), EXCLUDING BEOG? (*Circle only one.*)

Non-returnable aid is awarded as a fixed percent of need	1	
Non-returnable aid is awarded as a variable percent of need--all eligible students receive some non-returnable aid	2	57
Non-returnable aid is awarded as a variable percent of need--loan/work burden is equalized among students	3	
Non-returnable aid is awarded over and above a fixed level of loans and work (i.e., a self-help base is established for all students)	4	
Other _____ (*specify*)	5	58-59=☐

10B. IF THE AMOUNT OF AVAILABLE NEED BASED/UNRESTRICTED GRANT AND SCHOLARSHIP FUNDS (EXCLUDING BEOG) IS LESS THAN THE TOTAL CALCULATED NEED, HOW DO YOU ESTABLISH PRIORITIES FOR AWARDING GRANTS AND SCHOLARSHIPS TO STUDENTS? (*Circle only one.*)

Funds are awarded in relation to the level of the students' need (i.e., most needy students are awarded first) until funds are exhausted	1	
Funds are awarded on the basis of non-need criteria (e.g., academic achievement, to attract students for specific programs, etc.)	2	60
Funds are awarded to married students with dependents first	3	
Other _____ (*specify*)	4	61-62=☐

10C. PLEASE SPECIFY THE NON-NEED CRITERIA:

_____ 63-64=☐

_____

_____ 65-66=☐

HOW ARE GRANTS AND SCHOLARSHIPS (EXCLUDING BEOG) PACKAGED FOR THOSE UNDERGRADUATE STUDENTS WHOSE COST OF EDUCATION EXCEEDS THE BASIC BUDGET (E.G., OUT-OF-STATE STUDENTS, STUDENTS WITH HIGHER PROGRAM COSTS, ETC.)? *[If all of these students are treated similarly, check the boxes in the first column. If treatment varies by category please indicate the student type that it applies to e.g., [out-of-state resident] at the top of the column and check the appropriate responses for each column.]*

11-12="12"

	All Undergraduate Students	If procedure varies by student type, please specify: _____	_____	_____	
Same as described in Q.10a	☐	☐	☐	☐	13-14, 15-16, 17-18 / 19-22
Non-returnable aid is awarded as a fixed percentage of need, up to a maximum dollar amount	☐	☐	☐	☐	23-26
Non-returnable aid is awarded as a fixed percentage of need; no ceiling is established on the maximum amount	☐	☐	☐	☐	27-30
The amount of non-returnable aid is equalized across all students, and higher costs are met through additional loans/work	☐	☐	☐	☐	31-34
The amount of loans and work (i.e., self-help) is equalized across all students, and higher costs are met through non-returnable aid	☐	☐	☐	☐	35-38
Other _____ _____ _____ (specify)	☐	☐	☐	☐	39-42 / 43-44=☐

. HOW ARE UNDERGRADUATE STUDENTS TREATED WHOSE NEEDS CANNOT BE MET DUE TO INSUFFICIENT FEDERAL OR STATE FUNDS? *(Check all that apply.)*

Admission is denied . . . . . ☐	45
No aid is awarded . . . . . ☐	46
Institutional funds are used to meet the students' needs . . . ☐	47
GSLs are used to meet the students' needs . . . . . ☐	48
Other _____ (specify) . . ☐	49 / 50-51=☐

13A. HOW ARE INDEPENDENT (I.E., SELF-SUPPORTING) UNDERGRADUATE STUDENTS TREATED WITH REGARD TO THE CALCULATION OF NEED? (*Circle only one.*)

Same as dependent students--students' incomes are treated as the family contribution . . . . . 1 — 52

Need is calculated on the basis of parental financial income 2

Other _____ (specify) . . 3 — 53-54=

13B. WHEN DEVELOPING AN AID PACKAGE FOR INDEPENDENT (I.E., SELF-SUPPORTING) UNDERGRADUATE STUDENTS, HOW IS NON-RETURNABLE AID (EXCLUDING BEOG) AWARDED? (*Circle only one.*)

Same as for dependent students 1

A fixed proportion of non-returnable aid is allocated to independent students and distributed among all of those who are eligible . . . . . 2 — 55

Non-returnable aid is awarded on the basis of non-need criteria (e.g., age, marital status, years since high school, etc.) 3

Other _____ (specify) . . 4 — 56-57=

13C. PLEASE SPECIFY THE NON-NEED CRITERIA:

_____ — 58-59=

_____ — 60-61=

_____ — 62-63=

_____ — 64-65=

Questions 14-16C are intended to explore your aid packaging procedures in greater detail.

14. DOES YOUR INSTITUTION REQUIRE STUDENTS TO APPLY FOR BEOG IN ORDER TO RECEIVE OTHER TYPES OF AID? — 11-12="13"

Yes . . . . . 1 — 13

No 2

15A. FOR WHAT TYPES OF STUDENTS (E.G., INDEPENDENT, DEPENDENT, FAMILY CONTRIBUTION UNDER SOME PERCENT OF COST, ETC.), DO YOU START PACKAGING WITH NEED BASED/UNRESTRICTED GRANT/SCHOLARSHIP AID?

_____ — 14-15=

_____ — 16-17=

_____ — 18-19=

_____ — 20-21=

. FOR THESE STUDENTS (THOSE IDENTIFIED IN 15A, ABOVE), IN WHAT SEQUENCE DO YOU PACKAGE NEED-BASED GRANT/SCHOLARSHIP AID (E.G., SEOG FIRST)?

22-23 ☐
24-25 ☐
26-27 ☐

. FOR THESE STUDENTS, AT WHAT POINT DO YOU STOP GIVING NEED-BASED GRANT/SCHOLARSHIP AID AND PACKAGE "SELF-HELP" SUPPORT (I.E., LOANS AND/OR WORK)?

28-29 ☐
30-31 ☐
32-33 ☐

A. FOR WHAT TYPES OF STUDENTS DO YOU START PACKAGING WITH SELF-HELP SUPPORT (I.E., LOANS AND/OR WORK)?

34-35 ☐
36-37 ☐
38-39 ☐
40-41 ☐

. FOR THESE STUDENTS (THOSE IN 16A, ABOVE), IN WHAT SEQUENCE DO YOU PACKAGE SELF-HELP SUPPORT (E.G., NDSL FIRST)?

42-43 ☐
44-45 ☐
46-47 ☐

. FOR THESE STUDENTS, AT WHAT POINT DO YOU STOP GIVING SELF-HELP SUPPORT AND PACKAGE GRANT/SCHOLARSHIP AID?

48-49 ☐
50-51 ☐
52-53 ☐

Questions 17-23 are intended to explore your treatment of specific aid sources.

17. HOW IS NON-RETURNABLE AID WHICH IS PROVIDED BY PHILANTHROPIC ORGANIZATIONS (E.G., KIWANIS, ELKS, ETC.) TREATED FOR THOSE STUDENTS RECEIVING SUCH AWARDS? (*Circle only one.*)

Entire amount is used to reduce the loan/work burden . . .	1	
A portion is used to reduce the loan/work burden, and the balance is used to reduce the level of non-returnable aid	2	54
Entire amount is used to reduce the student's level of non-returnable aid	3	
Other _____ (specify) . .	4	55-56=☐

18. ARE POTENTIAL UNDERGRADUATE LOAN RECIPIENTS ENCOURAGED OR REQUIRED TO FIRST APPLY FOR A GSL AT YOUR SCHOOL?

Yes, students are <u>encouraged</u> to apply for a GSL	1	57
Yes, students are <u>required</u> to apply for a GSL	2	
No	3	

19A. DO YOU EVER COUNSEL UNDERGRADUATE STUDENTS <u>NOT</u> TO SEEK A GUARANTEED STUDENT LOAN? (*Circle only one.*)

Yes, often	1	58
Yes, but infrequently	2	
No	3	

19B. WHY? (*Check all that apply.*)

Students' needs are met by other financial aid sources	☐	59
Anticipated future earnings are too low	☐	60
Students are not eligible	☐	61
Students are not eligible for interest subsidy	☐	62
Other _____ (specify)	☐	63
		64-65=☐

20A. ARE STUDENTS GIVEN AN OPTION TO SELECT BETWEEN LOANS AND WORK IN ORDER TO MEET THAT PORTION OF THEIR NEED WHICH IS NOT COVERED BY NON-RETURNABLE AID?

Yes 1
No . . . . 2 → 66

20B. DOES THIS APPLY TO ALL STUDENTS?

Yes . . . . 1 → 67
No 2

20C. PLEASE EXPLAIN:

_____

_____

_____

68-69= ☐
70-71= ☐

. IF CWS FUNDS ARE LIMITED, WHAT CRITERIA ARE USED TO IDENTIFY STUDENTS FOR WORK STUDY?

_____

_____

_____

_____

_____

72-73= ☐
74-75= ☐

. WHAT PROCEDURES ARE USED TO IDENTIFY WORK STUDY JOBS? _____

_____

_____

_____

_____

76-77= ☐
78-79= ☐

11-12="14"

. HOW ARE CWS RECIPIENTS MATCHED TO JOBS? (PROBE IN PARTICULAR FOR INFORMATION ON HANDICAPPED AND MINORITY STUDENTS.)

_____

_____

_____

_____

_____

_____

_____

13-14= ☐
15-16= ☐
17-18= ☐
19-20= ☐

I. ALLOCATION OF AID TO STUDENTS: THE QUESTIONS IN THIS SECTION FOCUS ON: THE PROCEDURES USED BY YOUR INSTITUTION TO VALIDATE INFORMATION SUBMITTED BY STUDENTS ON BASIC GRANT APPLICATIONS; THE PROCEDURES USED TO ALLOCATE AID TO STUDENTS, INCLUDING THE NOTIFICATION AND DELIVERY OF AID; THE REPACKAGING OF AID; AND THE RECOVERY OF AID FROM RECIPIENTS WHO ARE NO LONGER ELIGIBLE.

Respondent: Financial Aid Officer

1A. HOW WERE DATA ON BEOG APPLICATIONS VALIDATED BY YOUR INSTITUTION PRIOR TO ACADEMIC YEAR 1978/79? HOW ARE THE DATA CURRENTLY VALIDATED? (*Check all that apply.*)

	Prior to 1978/79	Current	
BEOG applications are not validated	☐	☐	21,22
Compare BEOG applications with other financial aid applications submitted by students	☐	☐	23,24
Request documentation such as 1040 forms from students	☐	☐	25,26
Request statements of non-taxable income from students	☐	☐	27,28
Request documentation of dependency	☐	☐	29,30
Other _____ (specify)	☐	☐	31,32
			33-34 ☐

1B. WHAT PROCEDURES WERE EMPLOYED BY YOUR INSTITUTION TO CORRECT INVALID DATA ON BEOG APPLICATIONS PRIOR TO 1978/79? WHAT PROCEDURES ARE CURRENTLY EMPLOYED TO CORRECT INVALID DATA? (*Check all that apply.*)

	Prior to 1978/79	Current	
None	☐	☐	37,38
Schedule appointments with students, assist them in correcting the data and have them re-sign their SERs	☐	☐	39,40
Refer to OE after giving students the opportunity to correct the data	☐	☐	41,42
Other _____ (specify)	☐	☐	43,44
			45-46 ☐
			47-48 ☐

2A. HOW WERE DATA ON CAMPUS-BASED APPLICATIONS VALIDATED BY YOUR INSTITUTION PRIOR TO ACADEMIC YEAR 1978/79? HOW ARE THE DATA CURRENTLY VALIDATED? *Check all that apply.*)

	Prior to 1978/79	Current	
Campus-Based applications are not validated	☐	☐	49,50
Compare Campus-Based applications with other financial aid applications submitted by students	☐	☐	51,52
Request documentation such as 1040 forms from students	☐	☐	53,54
Request statements of non-taxable income from students	☐	☐	55,56
Request documentation of dependency	☐	☐	57,58
Other _____ (specify)	☐	☐	59,60
			61-62 ☐
			63-64 ☐

2B. WHAT PROCEDURES WERE EMPLOYED BY YOUR INSTITUTION TO CORRECT INVALID DATA ON CAMPUS-BASED APPLICATIONS PRIOR TO 1978/79? WHAT PROCEDURES ARE CURRENTLY EMPLOYED TO CORRECT INVALID DATA?

Prior to 1978/79: _____ 65-66= ☐

_____ 67-68= ☐

_____

Current: _____ 69-70= ☐

_____ 71-72= ☐

_____

3. HOW LONG AFTER SUBMITTING AN SER TO YOUR INSTITUTION ARE STUDENTS NOTIFIED ABOUT THEIR EXPECTED BEOG AWARD AMOUNT?

Weeks ☐ 73-74

4. FOR THE FOLLOWING TYPES OF UNDERGRADUATE STUDENTS, WHEN WERE THE 1978-79 SCHOOL YEAR CUT-OFF DATES FOR SUBMITTING FINANCIAL AID APPLICATIONS AND NEED ANALYSIS INFORMATION TO YOUR INSTITUTION?

	Month	Day	
First time students . . .	☐	☐	75-78
Continuing students . . .	☐	☐	11-12="15" 13-16
Transfer students	☐	☐	17-20

5A. HOW ARE NEWLY ADMITTED UNDERGRADUATE STUDENTS (I.E., FIRST TIME AND TRANSFER STUDENTS) NOTIFIED ABOUT THEIR AID PACKAGES? (*Circle only one.*)

All at once 1
At different times but all are notified by a fixed date . . . 2
On a continuous basis 3

21

5B. WHEN DOES NOTIFICATION TYPICALLY OCCUR? (*Circle only one.*)

Before March 15 1
March 16 - May 1 2
May 2 - June 30 3
After June 30 4

22

5C. IS A DIFFERENT PROCEDURE USED FOR CONTINUING STUDENTS?

Yes 1
No 2

23

5D. PLEASE DESCRIBE:

_____ 24-25= ☐

_____

_____

6. HOW DOES YOUR INSTITUTION DISBURSE BASIC GRANT, SEOG AND NDSL AWARDS TO STUDENTS? *(Circle one for each of the programs in which your school participates.)*

	BEOG	SEOG	NDSL	
Payments are disbursed directly to students (e.g., at the beginning of each academic term or at the beginning and midpoint of the school year)			1	26,27,28
Payments are credited to students' accounts (e.g., at the beginning of each academic term or at the beginning and midpoint of the school year)			2	
Multiple disbursements are made directly to students as academic progress is made (e.g., as clock hours are earned)			3	
Multiple credits are made to students' accounts as academic progress is made			4	
Other _____ *(specify)*			5	29-30

7. WHAT PROCEDURES ARE FOLLOWED AT YOUR INSTITUTION TO PREVENT MULTIPLE AWARDING OR OVERAWARDING OF AID? *(Check all that apply.)*

Close coordination with registrar's office to monitor withdrawals	☐	31-32
Close coordination with bursar's office to monitor refunds	☐	33-34
No payments are made prior to the end of the add/drop period	☐	35
No payments are made prior to the end of the refund period	☐	36
Require a tax form to validate each SER/application	☐	37
Recompute award amount a second time to validate the first computation	☐	38
Contact all other postsecondary schools attended by applicant to ensure that no awards were made	☐	39
Other _____ *(specify)*	☐	40
None	☐	41
		42
		43-44
		45

7B. WHY NOT?

_____ 46-47

_____ 48-49

_____

8A. WHAT PROPORTION OF AID PACKAGES HAVE TO BE RECALCULATED AFTER THE INITIAL AWARD HAS BEEN MADE?

[ ] % 50-51

8B. WHAT PROPORTION OF AID PACKAGES HAVE TO BE RECALCULATED MORE THAN ONCE?

[ ] % 52-53

8C. HOW DOES YOUR INSTITUTION INFORM STUDENTS OF THEIR INITIAL AID PACKAGE AND OF ADJUSTMENTS? (*Check all that apply.*)

	Initial Aid Package	Adjustment	
Award letter from Financial Aid Officer	[ ]	[ ]	54,55
Award letter from other official	[ ]	[ ]	56,57
Phone call from Financial Aid Officer	[ ]	[ ]	58,59
Personal interview at Financial Aid Office . .	[ ]	[ ]	60,61
Other _____ (*Specify*) . .	[ ]	[ ]	62,63
			64-65 [ ]
			66-67 [ ]

9A. DOES A STUDENT AT YOUR INSTITUTION REQUIRE APPROVAL OF THE FINANCIAL AID OFFICER PRIOR TO A CHANGE IN THE COURSE LOAD OR ENROLLMENT STATUS?

Yes (*Skip to Q.10*) 1
No . . . . . 2 — 68

9B. IS THE FINANCIAL AID OFFICE AUTOMATICALLY INFORMED OF A STUDENT'S COURSE LOAD OR ENROLLMENT CHANGE?

Yes 1
No . . . . 2 — 69

9C. WHAT IS THE TYPICAL TIME DELAY BETWEEN THE CHANGE AND THE NOTIFICATION?

Days [ ] 70-71

9D. DOES THE FINANCIAL AID OFFICE INSTITUTE ANY OTHER SYSTEMATIC MONITORING OF THE ENROLLMENT STATUS OF FINANCIAL AID RECIPIENTS?

Yes 1
No (*Skip to Q. 10*) 2

72

9E. BRIEFLY DESCRIBE THE SYSTEMATIC MONITORING PROCEDURE EMPLOYED:

_____ 73-74 ☐

_____ 75-76 ☐

_____

_____

_____

9F. ARE THE PROCEDURES DESCRIBED ABOVE CONTINUOUS OR PERIODIC?

Continuous 1
Periodic 2

77

9G. HOW OFTEN IS IT APPLIED DURING A TYPICAL 12-MONTH PERIOD?

☐ 78-79

71-12 = "16"

10. DURING THE PREVIOUS ACADEMIC TERM (I.E., FALL 1978), HOW MANY AWARD RECIPIENTS DROPPED OUT, OR OTHERWISE CHANGED THEIR ENROLLMENT STATUS, SO THAT A RETURN OF ALL OR A PORTION OF THEIR AWARD WAS NECESSARY? (*Check if the figures are estimates* ☐ .)

13

BEOG	☐	14-18
SEOG	☐	19-23
NDSL	☐	24-28
CWS	☐	29-33
Unduplicated count	☐	34-38

11. WHAT IS THE DOLLAR AMOUNT OF AWARDS WHICH SHOULD BE RECOVERED BECAUSE OF STUDENT INELIGIBILITY FOR THE 1977/78 ACADEMIC YEAR? (Check if the figures are estimates ☐ .)

BEOG $ _____ .00 33-44

SEOG $ _____ .00 45-50

12A. WHAT DOLLAR AMOUNT WAS RECOVERED FOR EACH OF THE FOLLOWING AID PROGRAMS IN 1977/78? (Check if the figures are estimates ☐ .) 51

BEOG $ _____ .00 52-57

SEOG $ _____ .00 52-63

12B. IF YOU HAVE NOT RECOVERED ALL OF THE AMOUNT DUE, WHY NOT? _____ 64-65 = ☐

_____ 66-67 = ☐

_____

_____

Respondent: Loan Officer

13A. DO YOU HAVE ESTABLISHED PROCEDURES TO VERIFY THE GROUNDS FOR NDSL CANCELLATION OR DEFERMENT?

Yes 1 68

No (Skip to Q.14) 2

13B. WHAT PROCEDURES ARE USED TO VERIFY NDSL CANCELLATION OR DEFERMENT FOR EACH OF THE FOLLOWING CATEGORIES?

Teaching/Head Start: _____ 69-70 = ☐

_____

_____

Continuing Education: _____ 71-72 = ☐

_____

_____

Military Service: _____ 73-76 = ☐

_____

_____

(CONTINUED)

Action/VISTA Service: _____ 75-78= ☐

_____

_____

Death or Permanent & Total Disability: _____ 77-78= ☐

_____

_____

Bankruptcy: _____ 79-80= ☐

_____

_____

11-12 = "17"

14. WHICH OF THE FOLLOWING BEST CHARACTERIZES YOUR NDSL FUND? (Check only one.)

Self-supporting account (i.e., revolving account) 1

Non self-supporting account (i.e., requiring continuing Federal support) . . . . . 2 — 13

Mixed account (i.e., fluctuating from year-to-year between self-supporting and non self-supporting) 3

Other _____ (specify) . . . 4 — 14-15= ☐

15. WHICH OF THE FOLLOWING REPAYMENT PLANS IS USED FOR UNDERGRADUATE STUDENTS AT YOUR SCHOOL? (Check all that apply.)

Plan I (equal total payment of principal and interest each repayment year) . . . . . ☐ — 16

Plan I-A (equal payment of principal plus payment of the exact amount of interest which has accrued on the unpaid balance of the principal) . . . . . ☐ — 17

Plans II, III or IV (graduated periodic installments) . . . . . ☐ — 18

16A. IN ORDER TO FACILITATE THE COLLECTION OF REPAYMENT FROM NDSL BORROWERS, DOES YOUR INSTITUTION PROVIDE STUDENTS A GENERAL STATEMENT CONCERNING THESE LOANS WITH EVERY LOAN OFFER?

Yes . . . . . 1 — 19

No (Skip to Q.17a) 2

16B. IS THIS STATEMENT VERBALLY MADE OR ARE STUDENTS ALSO GIVEN WRITTEN MATERIALS DESCRIBING THEIR RIGHTS AND OBLIGATIONS? (Circle only one.)

Verbal statement 1

Written statement . . . . . 2 — 20

Both 3

(CONTINUED)

16C. WHAT DOES THIS STATEMENT INCLUDE? (*Check all that apply.*)

A copy of the Promissory Note	☐	21
General source of loan funds	☐	22
Interest rates	☐	23
Deferment and cancellation provisions	☐	24
Grace periods	☐	25
Repayment terms	☐	26
Other _____ (specify)	☐	27
		28-29 ☐

17A. WHEN ARE BORROWERS COUNSELED RELATIVE TO THE RECEIPT OF THE NDSLs? (*Check all that apply.*)

Prior to receipt of loans	☐	30
Upon receipt of loans	☐	31
Interviews are not held (*Skip to Q. 18*)	☐	32

17B. ON WHAT BASIS ARE THESE INTERVIEWS GENERALLY SCHEDULED? (*Circle only one.*)

Individual basis	1	33
Group conference	2	
Both	3	

17C. WHAT IS DISCUSSED IN THESE SESSIONS? (*Check all that apply.*)

Explanation of repayment terms	☐	34
Detailed explanation of interest charges	☐	35
Discussion on debt limitation	☐	36
Discussion of student's obligation to advise appropriate personnel at the institution before terminating	☐	37
Students are advised to notify aid office of address change	☐	38
Personal data on students are collected	☐	39
Other _____ (specify)	☐	40
		41-42 ☐

18. WHAT IS THE COORDINATION WITH THE REGISTRAR'S OFFICE FOR COMMUNICATING BORROWER TERMINATION? (*Circle only one.*)

Regularly monitor clock-hours earned.	1	43
Registrar's office routinely provides enrollment rosters to aid office	2	
Communication is informal and on an as-needed basis	3	
Other _____ (specify)		44-45 ☐

19A. ARE EXIT INTERVIEWS (I.E., THOSE CONDUCTED AT THE TIME THE STUDENT LEAVES THE SCHOOL) HELD WITH NDSL BORROWERS?

Yes 1
No (*Skip to Q.21a*) . . . . . 2 — 46

19B. HOW ARE EXIT INTERVIEWS SCHEDULED? (*Circle only one.*)

Individual basis 1
Group conference . . . . . 2 — 47

19C. WHAT INFORMATION IS TYPICALLY COVERED IN EXIT INTERVIEW SESSIONS? (*Check all that apply.*)

Students are provided an explanation of their rights and obligations . . . ☐ 48

Student are given a copy of their repayment schedule . . . . . ☐ 49

Students are advised to inform the institution in the event of changes of address . . . . . ☐ 50

Students are informed of the full amounts of their loans, including interest rates . . . . . ☐ 51

Students are informed of the dates and the amounts of their first payments . . . . . ☐ 52

Students are advised of rights and procedures concerning postponement, deferment or cancellation . . . . . ☐ 53

Students are advised of their rights to accelerate loan repayments without penalty . . . . . ☐ 54

Students are informed of any additional features of their Promissory Notes (e.g., minimum repayment, penalty charges, collection charges) . . . . . ☐ 55

Other _____ (*specify*) . . ☐ 56

57-58 ☐

20. APPROXIMATELY WHAT PROPORTION OF NDSL RECIPIENTS TERMINATE THEIR EDUCATION AT YOUR INSTITUTION WITHOUT RECEIVING AN EXIT INTERVIEW?

☐ % — 59-61

21A. HOW DOES YOUR INSTITUTION TRACK (OR PLAN TO TRACK) NDSL BORROWERS AFTER LEAVING SCHOOL? (*Check all that apply.*)

- Borrowers are contacted by letter three times during the nine-month grace period . . . . . ☐ 62
- Borrowers are contacted by telephone three times during the nine-month grace period . . . . . ☐ 63
- Borrowers are contacted by telegram three times during the nine-month grace period . . . . . ☐ 64
- Borrowers are mailed a copy of the Promissory Note and two copies of their repayment schedule and are requested to sign and return one copy of their repayment schedule . . . . . ☐ 65
- Other _____ (*specify*) . . ☐ 66

67-68=☐

21B. APPROXIMATELY WHAT PERCENT OF THE BORROWERS ARE LOCATED AFTER LEAVING SCHOOL?

☐ % 69-70

22. WHEN IS AN NDSL BORROWER CONSIDERED TO BE DELINQUENT BY YOUR INSTITUTION?

_____ 71-72

23. HOW DOES YOUR INSTITUTION TRACK DELINQUENT NDSL BORROWERS? (*Check all that apply.*)

- Skip-trace activities are undertaken by the school . . . . . ☐ 73
- Skip-trace activities are undertaken by a commercial agency . . ☐ 74
- Other _____ (*specify*) . . ☐ 75

76-77=☐

24. WHAT PROCEDURES ARE USED TO COLLECT LOAN REPAYMENTS FROM DELINQUENT NDSL RECIPIENTS? (*Check all that apply.*)

11-12="18"

- Penalty charges are assessed . . . . . ☐ 13
- Strong letters are sent to delinquent borrowers suggesting that legal action may be taken . . . . . ☐ 14
- Accounts are turned over to an attorney . . ☐ 15
- Accounts are turned over to a collection agency . . . . . ☐ 16
- Other _____ (*specify*) . . ☐ 17

18-19=☐

25. AFTER DELINQUENCY IS ESTABLISHED, HOW MANY TIMES ARE YOUR DELINQUENT NDSL BORROWERS NORMALLY CONTACTED BEFORE LEGAL ACTION IS TAKEN? (*Check only one.*)

- None 1
- One 2
- Two 3 20
- Three 4
- Four 5
- Five or more 6
- No legal action is taken . . 7

26. WHAT PROCEDURES ARE CURRENTLY USED TO ENSURE THAT NDSL RECIPIENTS NOTIFY THE FINANCIAL AID OFFICE PRIOR TO LEAVING SCHOOL DURING THE ACADEMIC TERM?

_____ 21-22 ☐

_____ 23-24 ☐

_____ 25-26 ☐

27. FOR STUDENTS WHO DO LEAVE DURING THE ACADEMIC TERM WITHOUT NOTIFYING THE FINANCIAL AID OFFICE, WHAT IS THE POINT AT WHICH SUCH CASES ARE UNCOVERED? (*Circle only one.*)

At the end of the academic term, through formal procedures used by the financial aid office 1

At the start of the next term, through formal procedures used by the financial aid office 2

Other _____ (specify) . . 3

27 28-29 ☐

This completes the questionnaire. Thank you for your cooperation.

Appendix B

SITE COORDINATORS' MEMORANDA:

1. Sampling Instructions
2. Pre-Visit Logistics

MEMORANDUM

TO: SISFAP Institutional Survey Participants

FROM: Dr. Robert T. Deane, Project Director

DATE: January 26, 1979

SUBJECT: Institution Memorandum No. 1

Institution:

A. Scheduled Visitation Dates

The dates scheduled for our on-site visit to your institution are indicated in the box provided. If there is a conflict, please give us a call.

Proposed Visitation Dates:

B. Selecting the Sample of Students

A major purpose of the institutional site visits is to collect information on a sample of students. The instructions below deal with identifying those students who will be asked to participate. The key elements which will be needed to determine the student sample are indicated in the box to the right of each statement.

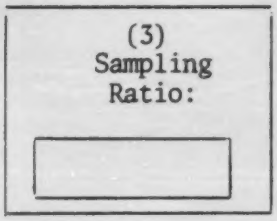
(1) Our best current estimate of your institution's total enrollment of undergraduates attending half-time or more has been entered in box (1). If the number indicated is incorrect by more than 5%, please call us immediately.

(1) Total Enrollment of Undergraduates Attending Half-Time or More:

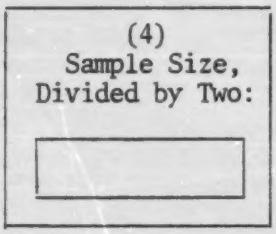
(2) The next entry gives the desired sample size based on the estimated enrollment. Schools with enrollments of less than 80 will not require sampling, as in those cases we will simply include all students.

(2) Number of Students in Sample:

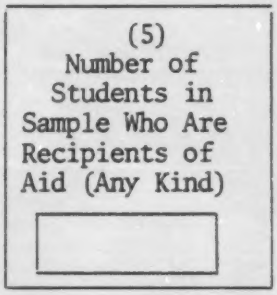
(3) The third box provides the sampling ratio. It is derived by dividing enrollment by the sample size. A ratio of one in every twenty-five, for example, means that every twenty-fifth student in the list of undergraduates attending half-time or more would be selected.



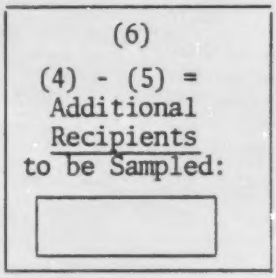
(4) The Office of Education wants to ensure that at least half of the responding students are recipients of financial assistance. The assistance may be of any kind, federal, state, institutional, private, or other. The fourth box gives the minimum number of aid recipients needed at your school; it is simply the sample size divided by two (fractional results are rounded up).



(5) The next figure cannot be entered until the sample of students has been drawn. It is the number of students in the sample who are recipients of assistance, as defined above.



(6) The final figure allows for the possibility of a need to select additional aid recipients in the event that the sample does not identify sufficient students to meet the minimum figure provided in box (4). Subtract the number in box (5) from that in box (4) to get the number of additional students needed and insert in box (6). In some cases the result may exceed the total number of aid recipients at your school, in which case all of your aid recipients will be included in the sample. If the number of recipients in the sample equals or exceeds the number in box (4), no additional sampling will be needed. In all remaining cases, box (6) will specify the number of additional students needed, and these will be taken directly from lists of aid recipients as described below.



These students may be selected directly from the list of aid recipients, using the same procedures as already described above. However, in this case you must be sure that the recipient listing includes no students that are not undergraduates or that are attending less than half-time, and you must also skip records that have already been selected. Alternatively, you may continue the sampling process with the student lists, re-entering the list at a different random entry point and skipping over any cases already chosen. With this approach, you will be likely to also sample additional nonrecipients; these can be ignored. The additional cases should also be distributed among all enrollment groups.

(7) We know that these procedures are complex, however, we anticipate that they will work well in the majority of schools. In some cases your records may be automated, and it may be possible to do some of the work by machine. In extremely difficult situations we will provide additional help to handle the work of sampling. Again, call us if you need clarification or any other assistance.

The final sample will be needed in advance of the scheduled visit, so that students can be notified about the questionnaire. As we will want to review the financial aid records for recipients in the sample, flagging those during the sampling process will also save work later on.

FOR ASSISTANCE PLEASE CALL OUR TOLL FREE NUMBER, 800-638-2784, BETWEEN THE HOURS OF 8:30 and 5:30 EST AND ASK FOR EITHER LYNNE LANTZ OR RICHARD ELLIS.

C. Specific Sampling Procedures

We know that these procedures are complex, however, we anticipate that they will work well in the majority of schools. In some cases your records may be automated, and it may be possible to do some of the work by machine. In extremely difficult situations we will provide additional help to handle the work of sampling. Again, call us if you need clarification or any other assistance.

The final sample will be needed in advance of the scheduled visit, so that students can be notified about the questionnaire. As we will want to review the financial aid records for recipients in the sample, flagging those during the sampling process will also save work later on.

IF YOU NEED ASSISTANCE IN FOLLOWING THE PROCEDURES OUTLINED BELOW, PLEASE CALL OUR TOLL FREE NUMBER, 800-638-2784, BETWEEN THE HOURS OF 8:30 and 5:30 EST AND ASK FOR EITHER LYNNE LANTZ OR RICHARD ELLIS.

For each student sampled, we will need the student's name, address, enrollment status (unless your school has no programs of two years' length or more), and status as a recipient of financial aid (yes or no). When a case is selected, marking or tagging the record in some way will facilitate the recording of these data and will also assist you if additional cases need to be chosen to make up any shortage in the numbers of recipients selected in the process.

(1) The following items will be needed to select the sample of students:

- A "list" (defined below) of all undergraduates (including aid recipients) attending on a half-time basis or more.
- A second "list" of financial aid recipients.

A "list" may take the form of a box of file cards, a computer-based record, or other media as well as a literal paper listing. The most convenient form should be used. The lists must be singular (that is, each student should appear once and only once) and they must be current (that is, students who received aid in the past, but who are not presently recipients, should not be in the recipient list). If your files do not meet these criteria, then duplicate and/or ineligible records will need to be manually excluded from the sampling process.

(2) The Office of Education desires that cases be selected separately from among all first-year students, all second-year students, all third-year students, etc. If your lists can be divided into separate listings for each level of enrollment status, this will facilitate drawing the sample. THIS REQUIREMENT WILL NOT APPLY FOR SCHOOLS THAT DO NOT HAVE PROGRAMS OF AT LEAST TWO YEARS IN LENGTH. For example, if your longest program runs no more than 18 months, the sampling can be done without regard to enrollment status.

<u>If it is difficult or impossible to obtain lists of students grouped according to their enrollment status, skip to point (4) below; if not, continue with point (3).</u>

(3) You are now ready to select the sample. Choose a number randomly between and including 1 and 10 (one way to do this is to simply ask somebody not involved in the sampling process to select the number). Let us suppose that the number is "4" and you have lists that group freshmen, sophomores, etc. together. Take the freshman list, count off the first four students or file records, and mark the fourth as your random starting point. Now assume that your <u>sampling ratio</u> (see box (3)) is one in ten. Count off ten more cases. The last record--the 14th in the file--is the first student sampled. Continue counting records and selecting every tenth student. The sample will consist of the 14th, 24th, 34th, etc. records. Continue the process to the end of the list of freshmen and keep counting from the "top" of the list until you return to the random starting point, the fourth record. In this sample, if your school has 102 freshmen eligible for the survey, the 94th record would be selected, the count would continue, and the 2nd record from the top would be the final selection.

This process is then repeated for each subsequent enrollment group--e.g., for sophomores, juniors, and so on. A new random start should be chosen for each group. After completing the tasks of point (3), skip to point (5) below.

(4) <u>If records cannot be divided by enrollment status into freshman, junior, etc., classes</u>: Using a four-year school as an example, sampling of all classes can be done simultaneously. Select a single random start as described above. Then keep a tally sheet (see Exhibit 1) for every record in the file. If the random start is "4", and the next three records are for a freshman, a junior, and another freshman, your tally would begin by recording 2 first-year students and 1 third-year student. When you reach the 10th first-year student, it is selected for the sample and the tally for that group starts over; when you reach the 10th second-year student, that one is selected and that tally starts over; and so on.

EXHIBIT 1: EXAMPLE OF HAND-TALLY FORM FOR SELECTING THE STUDENT SAMPLE

1st Year Students	2nd Year Students	3rd Year Students	4th Students
111	~~1111~~ 1	111	~~1111~~ 111

(5) Once the sample is drawn, compare the students sampled with the list of financial aid recipients and indicate which students are financial aid recipients. The total number of recipients can then be entered in box (5). If there is a shortage--that is, there are fewer recipients in the sample than called for by the number in box (4)--then additional aid recipients should be selected.

These students may be selected directly from the list of aid recipients, using the same procedures as already described above. However, in this case you must be sure that the recipient listing includes no students that are not undergraduates or that are attending less than half-time, and you must also skip records that have already been selected. Alternatively, you may continue the sampling process with the student lists, re-entering the list at a different random entry point and skipping over any cases already chosen. With this approach, you will be likely to also sample additional nonrecipients; these can be ignored. The additional cases should also be distributed among all enrollment groups.

These students may be selected directly from the list of aid recipients, using the same procedures as already described above. However, in this case you must be sure that the recipient listing includes no students that are not undergraduates or that are attending less than half-time, and you must also skip records that have already been selected. Alternatively, you may continue the sampling process with the student lists, re-entering the list at a different random entry point and skipping over any cases already chosen. With this approach, you will be likely to also sample additional nonrecipients; these can be ignored. The additional cases should also be distributed among all enrollment groups.

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The final sample will be needed in advance of the scheduled visit, so that students can be notified about the questionnaire. As we will want to review the financial aid records for recipients in the sample, flagging those during the sampling process will also save work later on.

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APPLIED MANAGEMENT SCIENCES

962 Wayne Avenue • Suite 701 • Silver Spring, Maryland 20910
Telephone 301 585-8181

MEMORANDUM NO. 2

TO: SISFAP Institutional Survey Participants

FROM: Dr. Robert T. Deane, Project Director

DATE: January 31, 1979

SUBJECT: Pre-visit Institutional Arrangements

A. Institution Questionnaire

You will find Part I of the Institution Questionnaire enclosed with some of the items precoded. Please verify the precoded items and complete as many of the other items as possible. If you are unable to complete any question, please assemble the data, and a member of the site visit team will assist you in completing the form upon arriving at your institution.

A description of the items covered in Part 1I of the Institution Questionnaire which will be administered by the interviewer has been attached for your information. Please gather ahead of time as much of the data as possible that will be needed for responding to this part of the questionnaire.

B. Student Interview Procedures

Each student in the sample (drawn according to instructions in Memo #1) will have to be notified 4-5 days prior to the interview date. We have enclosed a sufficient number of pre-stamped postcards for this purpose. In order to fill out the postcards you will have to designate a time and location for the students to be administered the questionnaire. Completion of the student questionnaire will take approximately 30-45 minutes and can be administered to them in groups. We are leaving the arrangements for the administration of the student questionnaire up to the Coordinator. Suggested alternatives are as follows:

- designate 2 or 3 one-hour sessions during the two-day visit which are likely to attract the highest percentage of students; or

- establish 1 or 2 3-hour walk-in sessions for students to attend at their convenience during the two-day site visit period.

In trying to decide which of these alternatives is most appropriate, consider the number of students being sampled at your institution and the typical course scheduling. It may be sufficient in some proprietary schools for a single one-hour session to be set up for administering the questionnaire. A large university, on the other hand, may find that 2 3-hour walk-in sessions are more likely to yield a higher response from students.

Once the student interview schedule has been determined and a room of sufficient size reserved, the postcards can be filled in and addressed. If you cannot address the postcards, send a copy of the student roster, interview times and location, and the postcards to us; and we will address and mail them for you. You must, however, provide enough lead time so that the postcards will be received by the students several days prior to the interview dates.

Have ready for the site visit team the list of the names and local addresses of the students in the sample. This roster should also provide the enrollment status (unless your school has no programs of two years' length or more), status as a recipient of financial aid (yes or no), and status as an aid applicant but not a recipient.

C. Interviewers' Appointment Schedule

You will also find in the enclosed packet of materials an interviewer's appointment schedule. Please set up the necessary appointments and present it to the site visit team when it arrives. In some cases, the director, chief fiscal officer, and admissions responsibilities (or any other combination) will reside with a single person. That person would, therefore, be the respondent for all three interviews.

D. Student Records

The on-site interviewers will be abstracting some data from the financial aid records of aid recipients/applicants who are in the student sample. The Coordinator should make the necessary arrangements for the records to be available to the site visit team. If the records are computer-stored, it would be helpful to have the necessary records dumped out prior to our arrival (i.e., the records of those students appearing on the student sample roster). In addition, please have available the records of up to 10 students who were awarded aid but left school prior to completing the academic term.

APPLIED MANAGEMENT SCIENCES

E. Student Questionnaires

A box containing student questionnaires will be arriving at your institution (addressed to the Project Coordinator) approximately one to two weeks prior to the site visit team's arrival. PLEASE HOLD THIS BOX FOR THE INTERVIEWERS' ARRIVAL--DO NOT OPEN.

F. Finally, check to see that the following materials are enclosed in this memo:

- Part I, Institution Questionnaire
- Description of Part II, Institution Questionnaire
- Interviewers' Appointment Schedule
- Pre-stamped Student Postcards (enough for the student sample, plus a few extras--please save the extras and hand to the site visit team when it arrives)
- Student Roster Form (for your convenience)

Encls.

APPLIED MANAGEMENT SCIENCES

EXHIBIT 1: EXAMPLE OF HAND-TALLY FORM FOR SELECTING THE STUDENT SAMPLE

1st Year Students	2nd Year Students	3rd Year Students	4th Students
111	~~1111~~ 1	111	~~1111~~ 111

(5) Once the sample is drawn, compare the students sampled with the list of financial aid recipients and indicate which students are financial aid recipients. The total number of recipients can then be entered in box (5). If there is a shortage--that is, there are fewer recipients in the sample than called for by the number in box (4)--then additional aid recipients should be selected.

These students may be selected directly from the list of aid recipients, using the same procedures as already described above. However, in this case you must be sure that the recipient listing includes no students that are not undergraduates or that are attending less than half-time, and you must also skip records that have already been selected. Alternatively, you may continue the sampling process with the student lists, re-entering the list at a different random entry point and skipping over any cases already chosen. With this approach, you will be likely to also sample additional nonrecipients; these can be ignored. The additional cases should also be distributed among all enrollment groups.

Appendix C

PACKAGING AID: A SAMPLE INSTITUTIONAL GUIDE

PACKAGING GUIDELINES
1979-80

Potential financial aid recipients are categorized by dependency status, marital status, and residency status. The packaging guidelines establish the order in which various sources of financial assistance will be used to meet the estimated cost of education for each category of student. The order of these sources is listed in numerical sequence under the respective heading for each category of student.

I. DEPENDENT GUIDELINES

A. Dependent, Instate, Single

1. Parental Contribution
2. Summer Savings (See Appendix A)
3. Assets (CSS Manual)
4. Outside Aid
5. Student Aid Grant - ½ need or ½ tuition, whichever is lesser
6. Self-Help - Minimum of $1,350
   a. A combination of Work-Study or campus job and NDSL in the following proportions which assume 30 weeks of work for OAS; 34 weeks of work for OFA.

      OAS: CWSP - $1050 (Range: $600 - $1095)
           NDSL - $ 300
      OFA: CWSP - $1095 (Range: $600 - $1095)
           NDSL - $ 255

      In all packaging categories, additional Work-Study up to $89 may be awarded if the remaining need is less than $90. This is done since the NDSL minimum award is $90.
7. SU Grant - if eligible. See Per Credit Hour Tables.
   If need after SUG is $209 or less, a $210 SEOG is to be awarded with the balance awarded in SUG.
8. SEOG - Up to a maximum of $990 ($330 per term) if eligible.
9. If remaining need and eligibility exist, additional NDSL (freshman maximum = $1250, other class levels dependent upon prior borrowing level, to a maximum of $1500, graduates $2500) may be awarded. GSL may be recommended where appropriate funding from other sources is not available or work eligibility may be increased.

B. Dependent, Outstate, Single

1. Parental Contribution
2. Summer Savings (See Appendix A)
3. Assets (CSS Manual)
4. Outside Aid
5. Self-Help - Minimum of $1,350
   a. A combination of Work-Study or campus job and NDSL in the following proportions which assume 30 weeks of work for OAS; 34 weeks of work for OFA.

      OAS: CWSP - $1,050 (Range: $600 - $1095)
           NDSL - $ 300
      OFA: CWSP - $1,095 (Range: $600 - $1095)
           NDSL - $ 255

   In all packaging categories, additional Work-Study up to $89 may be awarded if the remaining need is less than $90. This is done since the NDSL minimum award is $90.

6. SEOG - Up to a maximum of $990 ($330 per term), if eligible.
7. If remaining need and eligibility exist, additional NDSL (freshman maximum = $1,250, other class levels dependent upon prior borrowing level, to a maximum of $1,500, graduates $2,500) may be awarded. GSL may be recommended where appropriate funding from other sources is not available or work eligibility may be increased.

II. INDEPENDENT GUIDELINES (Refer to appropriate appendices when necessary)

Appendix A: Summer Savings Expectancies
Appendix B: Budgets
Appendix C: Educational Expense Tables
Appendix D: Day Care and Babysitting Allowances
Appendix E: Work Policy

A. Single, Independent, Instate

1. Outside aid (including GI Benefits)
2. Assets (CSS Manual)
3. Summer Savings Computed (See Appendix A)
4. Work Expectancy (OAS will compute earnings on a 30 week basis; OFA on a 34 week basis). In-school imputed work, $365 term, more if work history indicates. Normal Work-Study minimum and maximum will be $1,095 unless the student's need is less. In this case, minimum Work-Study will be $600. If the student indicates a higher earnings potential, the award can be: (1) a maximum $1,800 Work-Study and the remainder "Own Job" or (2) all "Own Job" up to the amount of work the student has indicated if Work-Study is not requested. The GSL cannot replace the minimum work expectancy of $365/term.
5. Student Aid Grant - Up to ½ tuition, not to exceed ½ of need.
6. Self-Help - Minimum of $1,800. Can be satisfied with "Own Job" of $1800 or more. If the student does not have "Own Job", the following proportions are to be used:

   CWSP - $1,095 (If need is less than $1,095, minimum Work-Study is $600)
   NDSL - $ 705
   In all packaging categories, additional Work-Study up to $89 may be awarded if the remaining need is less than $90. This is done since the NDSL minimum award is $90.
7. SU Grant - If eligible, see Per Credit Hour Table. If need after SUG is $209 or less, a $210 SEOG is awarded with the balance awarded in SUG.
8. SEOG - Up to maximum of $990 ($330/term), if eligible.
9. If remaining need and eligibility exist, additional NDSL (freshman maximum = $1,250, other class levels dependent upon prior borrowing level, to a maximum of $1,500, graduate $2,500) may be awarded. GSL may be recommended where appropriate funding from other sources is not available or work eligibility may be increased.

B. Single, Independent, Outstate

1. Outside Aid (including GI Benefits)
2. Assets (CSS Manual)
3. Summer Savings (See Appendix A)

4. Work Expectancy: (OAS will compute earnings on a 30 week basis; OFA on a 34 week basis). In-school imputed work, $365 term, more if work history indicates. Normal Work-Study minimum and maximum will be $1,095 unless the student's need is less. In this case, minimum Work-Study will be $600. If the student indicates a higher earnings potential, the award can be: (1) a maximum $1,800 Work-Study and the remainder "Own Job" or (2) all "Own Job" up to the amount of work the student has indicated if Work-Study is not requested. The GSL cannot replace the minimum work expectancy of $365/term.
5. Self-Help - Minimum of $1,800. Can be satisfied with "Own Job" of $1,800 or more. If the student does not have "Own Job", the following proportions are to be used:

   CWSP - $1,095 (If need is less than $1,095, minimum Work-Study is $600)
   NDSL - $ 705
   In all packaging categories, additional Work-Study up to $89 may be awarded if the remaining need is less than $90. This is done since the NDSL minimum award is $90.
6. SEOG - Up to $990 ($330 per term), if eligible.
7. If remaining need and eligibility exist, additional NDSL (freshman maximum = $1,250, other class levels dependent upon prior borrowing level, to a maximum of $1,500, graduate $2,500) may be awarded. GSL may be recommended where appropriate funding from other sources is not available - work eligibility may be increased.

III. SINGLE PARENT WITH CHILD(REN) - See Appendix D for Child Care Allowance

A. Instate

1. Outside Aid (including GI Benefits)
2. Child support payments/Social Security (if ADC, See IV)
3. Summer Savings (See Appendix A)
4. Assets (CSS Manual)
5. In-school work--optional--if student wishes to work, impute with estimated earnings or Work-Study (minimum $600, maximum Work-Study $1,800). If student indicates no work continue to Step 6.
6. Student Aid Grant -
7. Self-Help - Minimum of $1,800. Can be satisfied with "Own Job" of $1,800 or more. If the student does not have "Own Job", the following proportions are to be used:
   CWSP - $1,095 (If need is less than $1,095, minimum Work-Study is $600)
   NDSL - $ 705
   In all packaging categories, additional Work-Study up to $89 may be awarded if the remaining need is less than $90. This is done since the NDSL minimum award is $90.
8. SU Grant, if eligible. If need after SU Grants is $209 or less, award a $210 SEOG with balance awarded in SU Grant.
9. SEOG, if eligible, up to $990 ($330 per term).
10. If remaining need and eligibility exist, additional NDSL (freshman maximum = $1,250, other class levels dependent upon prior borrowing level, to a maximum of $1,500, graduates $2,500) may be awarded. GSL may be recommended where appropriate funding from other sources is not available or work eligibility may be increased.

B. Outstate

1. Outside Aid (including GI Benefits)
2. Child Support/Social Security (If ADC, See IV)
3. Summer Savings (See Appendix A)
4. Assets
5. Self-Help - Minimum of $1,800. Can be satisfied with "Own Job" of $1,800 or more. If the student does not have "Own Job" the following proportions are to be used:
   CWSP - $1,095 (If need is less than $1,095, minimum Work-Study is $600)
   NDSL - $ 705
   In all packaging categories additional Work-Study up to $89 may be awarded if the remaining need is less than $90. This is done since the NDSL minimum award is $90.
6. SEOG, if eligible, maximum of $330/term.
7. If remaining need and eligibility exist, additional NDSL (freshman maximum = $1,250, other class levels dependent upon prior borrowing level, to a maximum of $1,500, graduates $2,500) may be awarded. GSL may be recommended where appropriate funding from other sources is not available or work eligibility may be increased.

IV. PARENT WITH ADC BENEFITS

Informational:
NOTE: When an ADC recipient has outside resources such as GSL, work potential in excess of $900 (E.G. assistantship), the packager must first complete a single parent with child budget. Then compare the standard ADC award with the single parent with child award and use the budget which gives the lesser award of the two. The WEF should reflect the actual earnings expectations in the award. In these cases, a letter from the ADC caseworker must be provided to allow the additional resources (GSL, assistantship) to be included in the package.

A. Resident

1. Undergraduate: Maximum aid, <u>excluding job</u>, from all sources should be the equivalent of tuition, fees and $255/term for books, transportation and personal expenses. After subtracting any outside aid from this amount, package remaining need using following priorities:
   a. Student Aid Grant - Up to ½ need or full SAG, whichever is less
   b. SU Grant, if eligibile - up to maximum
   c. SEOG, if eligibile, up to $255/term
   d. NDSL, use only if ineligible for MSUG or SEOG up to remaining need amount.
   e. Work-Study or regular job--optional--up to $900 ($300/term).

2. Graduate: Maximum aid, <u>excluding job</u>, from all sources may not exceed the equivalent of tuition, fees and $255/term for books, transportation and personal expenses. After subtracting any outside aid from this amount, package remaining need using following priorities:
   a. Student Aid Grant - up to ½ need or full SAG, whichever is less
   b. NDSL, up to need or maximum, whichever is less
   c. Work-Study or regular job--optional--up to $900 ($300/term)
   NOTE: Graduate students on ADC are eligible for EOP Fellowships. These students should be advised to apply for the EOP.

B. Nonresident

1. Undergraduate: Maximum aid, excluding job, from all sources may not exceed the equivalent of tuition, fees and $255/term for books, transportation and personal expenses. After subtracting any outside aid from this amount, package remaining need using the following priorities:
   a. NDSL, up to maximum allowable. Freshman maximum = $1,250 Other class levels dependent upon prior borrowing levels.
   b. SEOG, up to $990 ($330/term)
   c. Work-Study or job--optional

2. Graduate: Maximum aid from all sources, excluding job, may not exceed the equivalent of tuition, fees and $255/term for books, transportation and personal expenses. After subtracting any outside aid from this amount, package remaining need using the following priorities:
   a. NDSL, up to $2,500, if borrowing history allows
   b. Work-Study or job, optional

V. MARRIED STUDENTS

A. Informational

1. Spouse's Work Expectancy (one in school)

$$\text{Spouse's Available Income} = \frac{\text{Annual Gross} - (\text{Federal Income Tax} + \text{FICA} + \text{Other Taxes}) \times \text{Aid Period in Mos}}{12}$$

Reference: CSS Needs Analysis: Theory and Computation Procedures for the 1979-80 Academic Year

Table A	- Standard U.S. Income Tax
Table C	- FICA
Table 3, Chapter 5	- Allowance for State and Other Taxes

The minimum work expectancy for the non-student spouse when there are no pre-school children is $1,200 per term. Couples with pre-school children; non-student is not required to work, but if he/she does, figure actual net no matter how low, then add day care.

NOTE: For newly admitted students who have just moved to the area and whose spouses might, therefore, logically experience some difficulty finding immediate employment, one term of the imputed work expectancy may be converted on a recon basis only to GSL or student work eligibility. This conversion, of course, will not be done if the non-student spouse finds a job during the school year that will exceed $2,400 in earnings.

2. Spouse's Responsibility - (both in school)

When both students are in school, a spouse's responsibility should be computed. Compute spouses's responsibility as follows:
   a. Calculate correct budget
   b. Subtract educational costs from budget
   c. Divide the remainder in half
   d. Add separate educational costs to each half and package according to appropriate guidelines

NOTE: 1. If one student's resources exceed student's need, the excess becomes a resource to the spouse, with the exception of a dependent married student's parental contribution.

2. If both spouse's are SU students and one receives aid that requires a WEF, the other spouse must be WEF'd.

3. Spouse's Responsibility (Separate Residences)

Compute as follows:

a. Compare annual net earnings with BLS tables below
b. If earnings exceed BLS figure, the remainder times percentage of year student will be in attendance
c. Use singles independent budget for student

4. Guaranteed Student Loan (See "Outside Resources - IV"

The GSL cannot replace the minimum work expectancy of $365/term or spouse's work expectancy (except in the case of first time students where one term spouse's expectancy may be replaced on a recon basis). It can be used to meet the replaceable portion of self-help for both spouses. If borrower's self-help is satisfied, remainder of GSL is to be taken off spouse's self-help.

5. Married Students With Child/Children

When both are attending school, one spouse will be expected to work, and work will be optional for the other spouse. Refer to Appendix D to determine appropriate child care allowances.

B. Dependent, Married, Both in School:

1. Subtract educational costs from a base budget
2. Divide budget in half
3. Add into each half-appropriate educational costs
4. Subtract family contribution for each student from the appropriate side
5. Subtract any outside resources from the appropriate side
6. Package need according to dependent guidelines

Model A

Two Dependents
John - Out State
FC = $5200
Sheila - Instate
FC = $1100

7860
-2560
5300

John		Sheila	
$2650		2650	
+2560	OS Ed Cost	+1320	IS Ed Cost
5210		3970	
-5200	FC	-1100	FC
10		2870	
-1050	Job		Package according to dependent guidelines
Denial			

C. One Dependent; One Independent; Both in School

1. Subtract educational costs from appropriate base budget
2. Divide budget in half
3. Add into each half appropriate educational costs

4. Subtract family contribution from dependent student's side
5. Subtract appropriate summer savings and assets from independent student's side
6. Subtract any outside resources from appropriate side
7. Package need according to appropriate guidelines

MODEL B

One Dependent, One Independent

John - Outstate, Dependent
FC = 5850
Sheila - Instate, Independent
Assets = 150
SS Sav.= 700

$7860	
-2560	LD/OS Ed. Costs
5300	

John		Sheila	
$2650		$2650	
+2560	O/S Ed Costs	+1320	IS Ed. Costs
5210		3970	
-5850	FC	- 150	Assets
Denial		- 700	Summer Sav.
		3120	

Package according to indep. guidelines

D. Dependent, One in School:

1. Establish budget
2. Subtract applicant's family contribution
3. Subtract spouse's work expectancy (See V.A.1)
4. Subtract outside aid
5. Package according to appropriate dependent guidelines

MODEL C

John - Nonstudent
Sheila - Dependent, Instate
FC = 5000

$6480	
-5000	FC
1480	
-3600	Spouse's Expectancy
Denial	

MODEL D

John - Nonstudent
Sheila- Dependent, Instate
FC = 213
BG = 1288

$6480	
- 213	FC
6267	
-1288	BG
4979	
-3600	Spouse's Expectancy
1379	

Package according to dependent guidelines

E. Independent, Married

1. One in School

a. Instate
   1. Spouse's work expectancy (See V.A.1)
   2. Outside resources (including GI Benefits)
   3. Assets (CSS Manual)
   4. Summer Savings (See Appendix A)

5. Work Expectancy: (OAS will compute earnings on a 30 week basis OFA on a 34 week basis). In-school imputed work, $365/term, more if work history indicates. Normal Work-Study minimum and maximum will be $1,095 unless the student's need is less. In this case, minimum Work-Study will be $600. If the student indicates a higher earnings potential, the award can be: (1) a maximum $1,800 Work-Study and the remainder "Own Job" or (2) all "Own Job" up to the amount of work the students has indicated if Work-Study is not requested. The GSL cannot replace the minimum work expectancy of $365/term.
6. Student Aid Grant
7. Self-Help - Minimum of $1,800. Can be satisfied with "Own Job" or $1,800 or more. If the student does not have "Own Job" the following proportions are to be used:
   CWSP - $1,095 (If need is less than $1,095, minimum Work-Study is $600)
   NDSL - $705
   In all packaging categories, additional Work-Study up to $89 may be awarded if the remaining need is less than $90. This is done since the NDSL minimum award is $90.
8. SU Grant, if eligibile - See Per Credit Hour Table. If need after SUG is $209 or less, a $210 SEOG is to be awarded with the balance awarded in SUG.
9. SEOG, if eligible, up to a maximum of $990 ($330/term)
10. If remaining need and eligibility exist, additional NDSL (freshman maximum = $1,250, other class levels dependent upon prior borrowing level, to a maximum of $1,500, graduates $2,500) may be awarded. GSL may be recommended where appropriate funding from other sources is not available or work eligibility may be increased.

b. Outstate

1. Spouse's Work Expectancy (See V.A.1)
2. Outside Resources (including GI Benefits)
3. Assets (CSS Manual)
4. Summer Savings (See Appendix A)
5. Work Expectancy: (OAS will compute earnings on a 30 week basis; OFA on a 34 week basis). In-school imputed work, $365/term, more if work history indicates. Normal Work-Study minimum and maximum will be $1,095 unless the student's need is less. In this case, minimum Work-Study will be $600. If the student indicates a higher earnings potential, the award can be: (1) a maximum $1,800 Work-Study and the remainder "Own Job" or (2) all "Own Job" up to the amount of work the student has indicated if Work-Study is not requested. The GSL cannot replace the minimum work expectancy of $356/term.
6. SEOG, if eligible, up to a maximum of $990 ($330/term)
7. If remaining need and eligibility exist, additional NDSL (freshman maximum = $1,250, other class levels dependent upon prior borrowing level, to a maximum of $1,500, graduates $2,500) may be awarded. GSL may be recommended where appropriate funding from other sources is not available or work eligibility may be increased.

Appendix D

A DETAILED INSTITUTIONAL CALENDAR OF AID ACTIVITIES

FINANCIAL AID CALENDAR FOR

SCHOOL YEAR 1978 - 79

BEGINNING AUGUST 15, 1978

August 15 - 31

(1) complete and mail 1977-78 Fiscal Operations report

(2) assign CWS students to work stations

(3) continue to accept late applications and make awards

(4) accept and process VA applications for mailing on first day of class

(5) complete "drops" for summer school second session

(6) attend night registration and assist veterans in enrolling

(7) issue temporary loans to eligible late registrants

(8) after registration, begin edit of all financial aid recipients and veterans.

September

(1) continue assistance to late applicants and late registrants

(2) begin fall semester record of all "drops"

(3) begin compiling data for 1979-80 federal requisition of funds

(4) accept LEEP applications and make awards

(5) issue SSIG checks and return affirmation forms to C.B.

(6) review balances in all financial aid funds

(7) submit student status report to C.B.

(8) check on all CWS stations for any changes or additions necessary

(9) after the 12th class day, begin edit of all aid recipients

1. drops (change in status?)
2. no - shows
3. check VA majors, courses, repeats
4. scholarship alternates

October

(1) complete application for 1979-80 and mail to HEW

(2) begin BEOG progress report

(3) attend TASFAA

(4) review student budgets and submit to ACT for 1979-80

(5) check VA payroll roster for accuracy with our records

(6) notify VA of changes-

(7) review all financial aid recipients for adjustment of midsemester award

(8) continue processing drops and withdrawals

(9) return unused 1977-78 LEEP funds to LEAA, Washington

(10) bring SSIG's up to date

1. return canceled warrants
2. return affirmation forms

November

(1) complete and mail BEOG progress report

(2) complete recording all drops changing from "W" to "WP or WF" after November 3

(3) collect temporary loans

(4) accept and process new applications for spring semester

(5) complete and mail fall LEEP report

(6) close out NDSL's for non-returning students in spring

(7) complete and send student confirmation report (FISL)

(8) moniter CWS and plan replacements for spring

(9) begin review of all information materials (brochures, letters, applications, etc.)

December

(1) continue to accept applications and make awards for spring

(2) assist with early registration

(3) attend SWASFAA

(4) close out drops for fall

(5) re-allocate SGIG

January

(1) assist with registration

(2) issue temporary loans to eligible recipients

(3) check grades for fall semester

1. send notices to "probation" students
2. cancel "suspended" students
3. notify VA of enrollment changes and "no shows"
4. adjust financial aid awards where necessary

(4) check for non-returning students

1. cancel awards for no-shows
2. send letters to NDSL no-shows

(5) receive and process new applications

(6) replace non-returning CWS

(7) accept and process LEEP applications

(8) send minority talent roster to CEEB

(9) complete Hinson-Hazlewood student status report

(10) issue SSIG warrants for Spring

February

(1) after 12th class day, initiate same edit checks as in fall

(2) begin to accumulate data for BEOG progress report

(3) begin recording spring drops

(4) begin spring visits to area high schools

(5) finalize changes to aid brochures

(6) begin accepting, filing, and answering requests for 1979-80 financial aid

(7) review expenditures in all programs and release funds if possible, request additional if necessary

(8) review CWS expenditures and notify students and departments if nearing amount allocated

March

(1) continue high school visits

(2) edit all financial aid recipients for mid-semester award

(3) file BEOG progress report

(4) file spring LEEP report

(5) file 1979-80 LEEP application

(6) attend spring workshop

(7) check on temporary loans

(8) begin close-outs for NDSL

(9) continue drops changing from "W" to "WP or WF" March 30

(10) continue to respond to applications and requests for 1979-80

(11) begin to align records for fiscal operations report

April

(1) continue to close out NDSL's

(2) begin processing summer applications

(3) send requests to high schools for High achievement Valedictorian and miscellaneous scholarship recipients

(4) continue to prepare files and post for fiscal operations report

(5) attend BEOG workshop

May

(1) continue processing summer awards

(2) assist in fall early registration

(3) complete NDSL close-outs

(4) begin processing fall awards

(5) obtain grades for spring and begin edit checks same as fall semester

(6) send letters to lending institutions for all FISL's

(7) send scholarship award letters to all high schools for award programs

(8) send financial aid transcripts for transfer students

June

(1) review all summer school recipients for compliance

(2) send in all VA requesting advance pay

(3) begin recording summer school drops

(4) continue processing fall applications

(5) send VA 1979-80 certification dates and new catalog

(6) make awards for 2nd summer session

(7) begin interviews with students and parents for fall awards

(8) begin mailing award letters

(9) prepare and mail student budgets to C.B.

(10) accept and process summer school LEEP applications

(11) send probation - suspension letters

(12) notify VA of suspensions

July

(1) begin new fiscal year

(2) complete and file BEOG progress report

(3) award 2nd summer session financial aid

(4) continue personal interviews with applicants

(5) begin reconciling all federal accounts for fiscal operations report

(6) continue mailing award letters

(7) select scholarship recipients

(8) register 2nd summer session

(9) mail in last requests for advance payment VA by July 10

(10) accept and process 2nd summer session LEEP

(11) process non-advance pay VA applications

August 1 - 15

(1) continue awards and interviews for fall

(2) mail award letters

(3) file year endLEEP report

(4) assign CWS to stations

Continuous duties every month:

(1) accept and answer requests for financial aid information

(2) accept and answer requests from government agencies such as welfare, food stamps, rehab., etc.

(3) send financial aid transcripts

(4) check VA payroll roster for incorrect payments

(5) notify VA of any changes

(6) accept and process student drops (both self initiated and administrative)

(7) moniter all congressional legislature concerning VA and financial aid for changes

(8) maintain advisory position on policy for financial aid recipients and veterans

(9) moniter all withdrawals for repayment or refund

(10) moniter progress of scholarship recipients and report to donors

Appendix E

AN EXAMPLE OF A MASTER FINANCIAL AID RECORD FORM

MASTER CARD of Financial Aid for the years: 19___-19___::19___-19___:: 19___- 19___ ::19___ - 19___ :: 19____ - 19___

Name:_____
(Last) (First) (Middle)

Address:_____

City & State:_____

Phone:_____

Soc.Sec.No._____-____-_____::First attended _____

Entering freshman: yes no ::Transferred from:_____

Left before graduation(date)_____Returned to _____

Expected Graduation date:_____ Actual Graduation date:_____

Sex: M F :: D/O/B:_____ Married /_/::Single/_/::Divorced/_/

REMARKS:_____

College Financial Aid Record:

Class Level	Academic Year	Par.Income App.Income	Family Members	No. of Parents	E.P.C. Need	ISSC U/C	NDSL	SEOG I--C	BEOG	Guar. Loan	Other	Other	Empl.	Total Aid	Remain Need
Pre-school															
**Summer															
Freshman															
**Summer															
Sophomore															
**Summer															
Junior															
**Summer															
Senior															
**Summer															
TOTALS:															

COMMENTS - NOTES: (Identify by number such as (1); (2); etc.

(Over)

Name: _____ MASTER CARD - Financial Aid (Side 2)
(Last) (First) (Middle)

On-Campus Employment Record: NOTE: Please enter information at end of Academic Year ONLY (& summer term) as CUMULATIVE

Period From - To	Class Level	Acct. No.	Department Name	Supervisor's Name	Duties	Hourly Rate	Amount C W/S	Amount Non-W/S	Total Amount	Remarks
						$	$	$	$	

Additional Remarks: